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Grey Areas:
The Housing Experiences of Older People

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Abstract

This thesis aims to fill some striking gaps in the literature on older peoples' housing. There is, on the one hand, relatively little work on this theme: the experiences of younger households receive most attention from the research community. This creates the impression that housing 'careers' end around retirement, so that housing decisions in later life tend to be overlooked. On the other hand, the bulk of research that exists on older peoples' housing conceptualises it either as an endpoint of a (more interesting) early career or as a reflection of special needs. Yet, in the context of an ageing population, older people are forming an increasing proportion of all households, with most living outside the 'special' sector. This suggests that older people generally follow interesting, sometimes complex, trajectories almost entirely within mainstream housing. By exploring this I turn the spotlight on a neglected area of study: this thesis is about the circumstances in which the majority of older people live for most of the time.

This is a qualitative study drawing on the experience of thirty-four individuals aged between 65 and 93 years. To capture the dynamism of older people's housing experiences, I adopt a life course perspective on their post-50 housing pathways. To recognise the many influences on these trajectories, I pay particular attention to how the wider macro context interacts with the lives of individuals to shape housing outcomes and prospects. These narratives tell us how people manage and experience wider structural change in the context of personal biographies and can be read in two ways.

Part one (chapters 3-5) of the thesis shows how cohort factors interact with the changing structural and policy context, to set the parameters of people's housing 'careers'. In Britain, the most influential 'structural' effect in the last 100 years has been the changing tenure structure of the housing system. Housing tenure has

changed in its form, function and meaning quite dramatically in the lifetime of study participants. Although owner-occupation is currently the housing norm - accommodating nearly 70% of households - the size, character and meaning of owner occupation as a housing outcome is quite different now than it was when most of the study participants turned 50. The first part of the thesis thus tells the story of the normalisation of home ownership and the residualisation of social renting from the point of view of those who have known something different and lived through the change.

Part two (chapters 6-7) then considers the implications of these cohort effects for the use and meaning of home in the context of the various housing-relevant biographical events that punctuate people's lives. I take two kinds of 'biographical disruption' as examples. These are on the one hand the changing housing needs associated with the development of ill health and/or bodily impairments, and on the other hand, the emotional and practical challenge of bereavement. In this part of the thesis I show how individual biographies interact with cohort effects to shape the material and emotional geographies of home.

The body of the thesis sets a range of personal stories of housing and home within the wider structural and policy context of housing in Britain. The conclusion draws out some methodological, conceptual and policy implications of this approach.

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Declaration

I declare that this thesis represents my own work, and that where the work of others has been used it has been duly acknowledged.

Sinéad Power
July 2004

Grey Areas: Exploring ‘Mainstream’ Housing Experiences

1.1 Introduction

The aim of this thesis is to explore the housing experiences of older people. Much of the literature on older people regards housing in later life as an endpoint, and as a reflection of the ‘special needs’ that go with ageing. In contrast, my research regards older people’s housing as part of a continuing route, with implications for mainstream housing policy and practice. I am concerned with the types of housing circumstances in which the majority of older people live, and I aim to explore the processes and experiences that shape and have shaped these circumstances. This thesis is therefore as concerned with where people came from and where they are going to, as with where they live now. Drawing upon both social gerontological and housing studies literatures, later life housing experiences are explored within the context of a life course framework, which acknowledges the importance of earlier life experiences, as well as the wider structural context.

The thesis is based on the lay narratives of 34 older people’s trajectories through the British housing system. Part one (chapters 3-5) is concerned with how cohort factors interact with the changing structural and policy context to shape people’s housing pathways. Part two of the thesis (chapters 6-7) then considers the implications of these trajectories for the use and the meaning of home. Taking two key biographical events as examples - the experiences of ill health/impairments and bereavement - I illustrate how individual biographies interact with cohort effects to shape the material and emotional geographies of home. In this way, the thesis

explores both personal stories of housing and home, as well as positioning these stories within a wider structural and housing policy context.

1.2 Previous research on older people and their housing

There is surprisingly little recent research on older people's housing. Much of what there is concentrates on special housing schemes and on descriptive accounts of current circumstances (see also Clapham and Munro, 1990; Williams, 1990; Harrop and Grundy, 1991; Watson and Cooper, 1992; Grundy, 1993; Sykes, 1994; Tinker *et al*, 1995; Means, 1996; Hayes and Al-Hamad, 1997; Oldham and Quilgar, 1999; Baker, 2000; Oldham, 2000; Chapman and Howe, 2001; Cheek and Ballantyne, 2001; Steverink, 2001; Tulle and Mooney, 2002). Accounts of current housing circumstances are often based on the analysis of large-scale data sources such as the Census of Population and the Scottish Household Survey (for example, see also McCafferty, 1994; MacDonald, 2001; Pendry *et al*, 1999). By drawing upon information generated through large-scale databases and studies we can form a clear picture of the current housing circumstances of Scotland's (and Britain's) older people. The picture created is, however, a snapshot in time and does not incorporate any sense of process.

'Sheltered housing' is one form of 'special housing' that has received considerable research and policy focus. It was in the aftermath of Townsend's (1962) study of institutional homes, which highlighted the inappropriateness of residential care, that sheltered housing became the Government's preferred housing option for older people. In Scotland, numerous studies have been carried out on the provision of sheltered housing. The studies listed in table 1.1 below all assessed the contribution made by sheltered housing in the provision of housing for older people and sought to assess its viability. Yet despite being the focus of considerable research and policy attention, in 2001 sheltered housing accommodated only 4.3% of the older population (Census of Population and Scottish Executive Figures¹, 2001).

¹ The Scottish Executive sheltered housing figures are combined waiting and transfer list figures.

Table 1.1: Studies on sheltered housing in Scotland

Authors	Year	Description of Study
Hans Wirz	1981	This study assessed the contribution made by sheltered housing in providing housing suitable for older people in Scotland. Tenants and wardens in 33 sheltered housing schemes were interviewed. Wirz found that sheltered housing provided a 'highly successful' pattern of care for older people, although the factors that create this satisfaction (focusing on structural aspects of the house) are not unique to sheltered housing
Graham Fennell	1987	This study sought to provide more comprehensive information on the tenants of three housing associations, specifically regarding their characteristics, needs and circumstances. Fennell assessed the extent to which the housing and care provided satisfied the needs and wishes of these tenants and sought to identify areas for potential improvement. 801 tenants were interviewed, constituting a 20% sample. High levels of satisfaction were found amongst tenants.
David Clapham and Moira Munro	1988	Clapham and Munro examined the current model of sheltered housing. This involved a study of 12 sheltered housing schemes run by local authorities and housing associations, which were chosen to be broadly representative of provision in Scotland. They identified a central contradiction in this model: namely that if only those people who most need and appreciate the unique features of sheltered housing were allocated spaces in schemes, the existing model ultimately could not provide sufficient support. This study was critical of the relatively high cost of sheltered housing compared to the relatively small number of people whom it assists.
Helen Carlin	1994	In contrast to the above studies, Carlin focused on the provision of sheltered housing for ethnic elders and found them to be excluded from such provision. She concluded that sheltered housing now faces an uncertain future.

Whilst researchers were initially thoroughly supportive of such provision, with Heumann and Boldy (1982: 203) describing it as ‘the most humane and successful formula for the long-term assisted independent living’, sheltered housing has subsequently fallen from grace. Researchers have questioned both its economic effectiveness and the political rationale behind its provision (Butler, 1983; Oldman, 1986; Clapham and Munro, 1988; Tinker, 1989). Butler’s (1983) study concluded that sheltered housing had led to the creation of an elite within older people’s housing, whose housing needs showed little difference to the remainder of the elderly population. The assumptions held by those involved in the provision of sheltered housing were argued to be derived from a particular paternalistic view of old age, which resulted in the fostering of a dependency culture (Butler *et al*, 1983). Sheltered housing schemes and residential care may in the end reflect a neo-liberal tendency to conceptualise older people and their housing as a ‘special needs’ issue and hence separate from mainstream housing concerns:

The idea of special needs has become an integral part of the market model of provision advanced by conservative governments, who increasingly regard it as the only ‘legitimate’ claim on welfare rights that can be exercised through housing policy (Clapham *et al*, 1990: 195).

This focus on sheltered housing was part of a wider public housing policy shift from general needs to special needs provision. Focusing on special needs can also be seen as part of a wider tendency to essentialise older age as a time of dependency (see also Mean, 1987; Franklin, 1998) – issues that are discussed further in section 1.4. Even outwith these ‘special needs’ debates, discussions of older people’s housing have tended to centre around issues framed by ageing, such as the repair, maintenance and adaptation of homes (Mackintosh and Leather, 1994; Leather and Mackintosh, 1994; Means and Harrison, 1995; Munro and Leather, 2000) and on equity release mechanisms (Bull and Poole, 1989; Leather, 1990; King and Leather, 1995; Davey, 1996).

Alongside this focus on special forms of provision is a related tendency in the traditional model of housing to assume that housing ‘careers’ cease with paid work at age 65. As Wheeler (1986:230) states:

The main focus of housing policy and discussion has been on the point of entry and has shown less interest in the (lengthening) tail end of people's housing careers.

Thus in Saunders' words:

For the young, the home is a point on a housing career trajectory; for the old, it is the end point of such a trajectory (1989: 183).

Researchers have tended to neglect the question, 'what happens in the older end of a housing career?' Thus although there is a developing literature on housing careers and histories, the majority of these studies have tended to focus on younger households and families (see also Forrest and Kemeny, 1982; Murphy, 1984; Henretta, 1987; Peace and Johnson, 1998). [Although a Housing Studies special edition in 2002 focused on the housing careers of ethnic minorities with contributions from Bowes, 2002; Abramsson *et al*, 2002; Tomlins *et al*, 2000; Bolt and Van Kempen, 2002; Murdie, 2002; Magnusson and Ozuekren, 2002]. The early adult years have attracted attention as a time when crucial housing decisions are taken and when geographical mobility is increasing (Payne and Payne, 1977; Ineichen, 1981; Pickvance and Pickvance, 1994). These early stages of the housing and family 'life cycle' also attract the bulk of concern about housing affordability (Forrest and Leather, 1998). Although some have argued that housing policy in Britain is driven not by a desire to respond to the needs of particular groups, such as older people or families, but by concerns about the relationship with the broader economy (Evandrou, 1997), it is equally true that as far as older people are concerned, housing practice and housing research has presumed that their needs are 'special'. In short, the decisions made and faced by older people have received limited attention. As Mackintosh stated over a decade ago:

As yet we know very little about how older people come to decisions about whether to stay put, trade down, relocate in a more attractive area or move to a different tenure. How do they come to a decision to do repair work, and are strategies devised to get the house in good condition to last the rest of their lives? These and other questions are largely unexplored (Mackintosh *et al.*, 1990: 141).

Little has changed in the last 10 years. Ignoring the housing experiences of people in later life seems ironic given the assumption held that the 'home' becomes increasingly important as we get older (Sixsmith, 1990). Hunt (1978), in her study 'The Elderly at Home' states that:

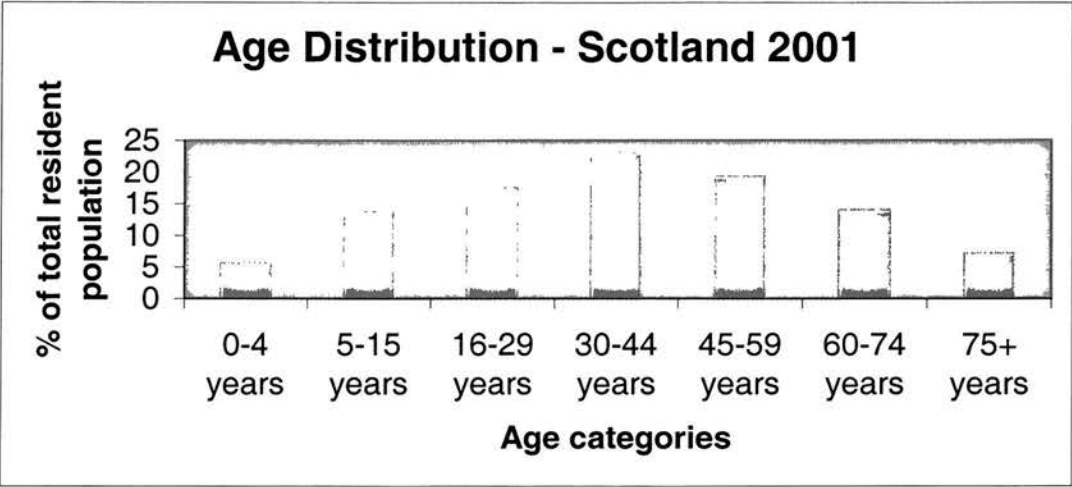
Many old people spend a great deal of time at home and their well-being may depend to a great extent on the kind of place in which they live.

1.3 Research on older people and their housing – focusing on the majority?

From the picture painted above, it is clear that we know about 'special' housing options that accommodate a *minority* of older people for *some* of their older age. Yet, in the context of an ageing population, older people are forming an increasing proportion of all households; most live outside the 'special sector', and as part of the mainstream housing system (see Peace and Johnston, 1998; Tinker, 1997). According to the 2001 Census of Scotland, and as graph 1.1 shows, just under 16% of the population are aged 65 years and over (Scotland Census of Population, 2001). By 2008 it is estimated that the number of people in the United Kingdom who are over the age of 65 will for the first time, exceed the number of people under the age of 16; and by 2021, 19% of the population is predicted to be of pensionable age (Shaw, 2000).

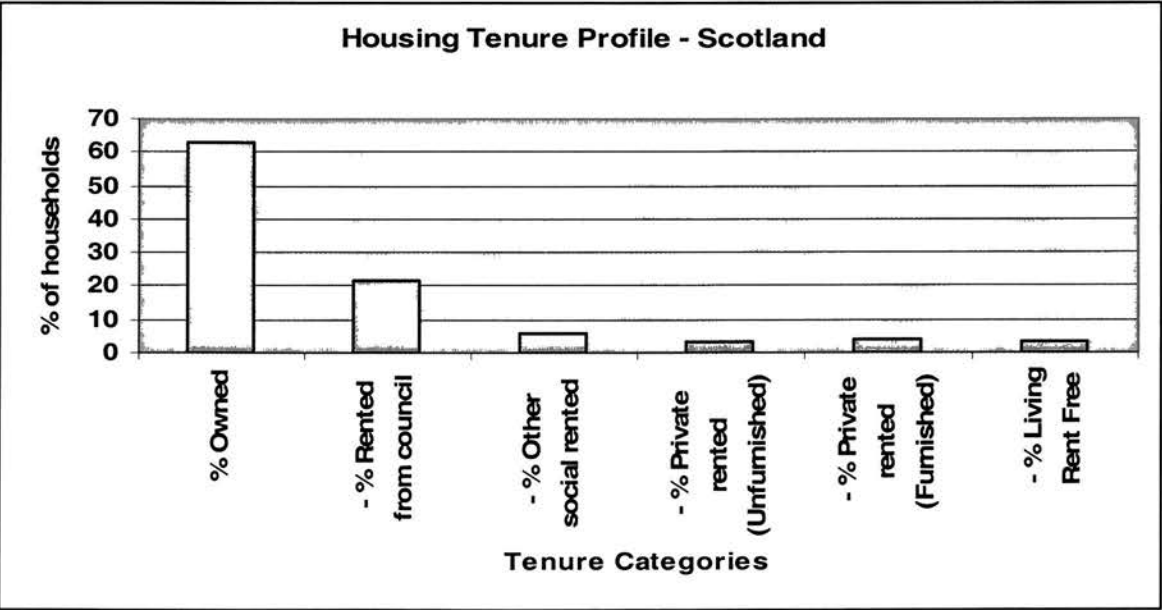
Graph 1.2 illustrates the housing tenure profile of households over the age of 65. Amongst pensioner households, owner-occupiers form the largest group in terms of housing tenure. 46% of those over the age of 65 own their homes outright, with a further 13.3% owning their homes with the aid of a mortgage or loan. 26% rent their homes from the council with a further 5.9% renting from other social landlords (Scotland Census of Population, 2001).

Graph 1.1: Age structure of the Scottish population, 2001



Source: <http://www.scrol.gov.uk/scrol/browser/profile>

Graph 1.2: Housing tenure profile of over 65s



Source: <http://www.scrol.gov.uk/scrol/browser/profile>

This thesis turns the spotlight on a neglected area of study by focusing on the kind of circumstances in which the majority of older people live for most of the time (although Appleton 2002 does consider the housing circumstances of the ‘majority’ when he examines the needs and aspirations of older people in general housing). It examines how and why older people have arrived at these housing circumstances by exploring the housing strategies that they have employed. By adopting a focus that considers housing experience over time, this research considers not just the immediate, but also the longer-term implications of earlier housing policies.

Two sets of authors, Mackintosh *et al* (1990) and Clapham *et al* (1993) have previously highlighted the lack of research on the housing strategies adopted by older people. Both Mackintosh *et al* (1990) and Clapham *et al* (1993) advocated the need to see old age, and housing in old age, as an integral part of an ongoing life course: that is, as part of the entire life continuum. They argue that an examination of housing decisions in older age needs to take account of a person’s housing history, and of how this history intersects with employment careers and household changes over the entire life course. Peace and Johnson (1998) also note that the living arrangements of people as they move into later life are moulded by a life-time’s experience, both through a dramatically changing housing system and through possible changes in their own family circumstances.

In tackling these issues, and focusing on the experiences of older people, I am keen to avoid essentialising age and taking it for granted as a marker of difference. Age, I suggest, is not something that explains the housing positions of the study participants. Within research charting current housing position there is a tendency to use age as the explanatory variable for current housing position, and more specifically, current housing problems, rather than understanding how these particular situations have evolved. In the words of Clapham *et al* (1993: 147):

The focus on housing circumstances in old age has directed attention towards the characteristics of older people and away from factors in early life which have such a profound influence on the experience of old age.

The challenge is, however, to account for how older people have come to occupy their current housing positions, as well as to think about how their housing

experiences shape the process of ageing. In the following section I illustrate how I drew upon literature from the field of social gerontology, in order to form a framework for meeting this challenge. I begin by briefly outlining more traditional descriptive approaches to the study of age, and then move on to discuss literature that has sought to contextualise the ageing process with regard to wider social, political and economic processes. It is this later literature that opens the way to understanding how older people have come to occupy their current housing positions.

1.4 Understanding age

Age is a significant but neglected dimension of social stratification (Phillipson and Walker, 1986; Irwin, 1999; Bytheway, 2000; Godfrey and Abbott, 2000; Harper, 2000; Gilleard and Higgs, 2002). Traditionally gerontologists have described the activities and lifestyles of older people, rather than consider the causal links between social, political and economic structures. Theorising tended to concentrate upon individual adjustments to old age rather than upon the social arrangements that produce old age (Fennell, 1988). In this way the focus was upon 'what people do rather than the social conditions and policies that cause them to act as they do' (Estes, 1979:11). Fennell (1988) identifies two variants of this functionalist perspective. The first, 'role and activity' theory, considers the impact of social roles in determining individual behaviour. For example, it considers the difference between work roles and retirement roles. The second variant of the functionalist perspective is 'disengagement theory'. This was developed in the 1950s by a group of sociologists at the University of Chicago. Cummings and Henry (1961:14) stated that, 'aging is an inevitable mutual withdrawal or disengagement resulting in decreased interaction between the aging person and others in the social system he [sic] belongs to'. By relinquishing these roles, it is argued that new niches are created in the social system for the younger generation (Turner, 1989).

Descriptive, positivist accounts have dominated the study of the geography of ageing and the aged long after the development of more contextually sensitive approaches in social gerontology. Within the study of the geography of ageing, there has been an emphasis on essentially descriptive themes such as studies of the

geographic concentration of the elderly, research on migration, assessment of the spatial variation of well-being and service delivery (Warnes, 1981; Golant, 1984; Warnes and Laws, 1985; Golant, 1989; Rowles, 1986; Warnes, 1990; Warnes, 1994). In addition, within this research the 'normal', relatively healthy older population has been ignored (Golant, 1984). Much of this research fails to acknowledge the contested nature of ageing and also to provide any causal explanations for the distribution patterns illustrated. The experience of older age is essentialised and abstracted from the wider socio-economic context (although see Harper and Laws (1995) who seek to 'rethink' the geography of ageing).

In contrast, from the late 1960s within social gerontology, there were attempts to contextualise the ageing process with regard to wider political and economic processes (Fennell, 1988). Whereas role and disengagement theories had emphasised discontinuities between old age and earlier life cycle stages, later theoretical approaches laid stress on continuities. Later life came to be viewed as an 'intricate pattern of life careers rather than as a single event or stage' (Johnson, 1986, quoted in Fennell, 1988: 49). In particular, those arguing from a political economy perspective advocate that the dependency of older people has been 'structured' by long-term economic and social policies (Townsend, 1986: 15; also see Walker, 1981). Attitudes towards older people are argued to be shaped by beliefs that reflect the dominance of the 'liberal-pluralist' tradition, which reinforces individual rather than social values (Townsend, 1986). Structured dependency theory highlights a set of processes whereby younger age groups implement policies that reinforce and perpetuate negative attitudes about older people (Wilson, 1991). As a result, it is argued that ageism has become institutionalised in modern society (Townsend, 1981; Townsend, 1986). The political economy perspective has also provided a critical analysis of the welfare system, which is seen to reinforce the dependency created through the wider social and economic system (Fennell, 1988). Older people have been constructed as a non-productive burden on the economy (Guillemard, 1981) and as a group of people who are also influenced by class and gender relations. Consequently, attitudes (often negative ones) towards older people become normalised. Viewing old age as a period where the biological process of age assumes primacy is argued to ignore the cumulative impact of life in a class society

(Phillipson, 1982). More recent developments in post-modern theory have viewed age as a contested category (Featherstone and Hepworth, 1989; Hugman, 1999; Putnam, 1999; Tulle-Winton, 1999; Bytheway, 2000; Hepworth, 2000; Mowl *et al*, 2000).

A key contribution of this contextualised understanding of ageing has been the representation of later life as a dynamic period of the life course, influenced by antecedent factors. For the purpose of my research, what is of most interest is that we have moved towards a representation of old age in which it is not seen in isolation, but instead it is positioned as part of the wider social system. I argue that if age is 'different' from the rest of life, there are at least some senses in which it has to have been made so. It is the aim of this thesis to use housing experiences as one route into an understanding of how this has come about. A cohort approach allows me to use the political economy perspective to develop a viewpoint that acknowledges the powerful structural influences on people's lives, without losing sight of how those lives are lived. In this way, I explore how current housing experiences are shaped over time and acknowledge that older people's housing pathways are dynamic and open, rather than the undifferentiated endpoint of diverse housing careers.

1.5 The life course as a theoretical framework

In this section I discuss how ideas on the concept of the life course have helped in the development and framing of this research project. The life course is, at times, a nebulous concept that is used in the academic literature in a variety of ways. Consequently, there is a lack of a consistent body of literature and, indeed, clarity on what is meant by the life course, a point highlighted by Irwin:

It is difficult to point to any coherent body of literature of life course studies in sociology or elsewhere, yet life course related issues are increasingly recognised as crucial to understanding people's experiences at a micro level and to understanding general macro level, patterns and processes (Irwin, 2001: 16).

What becomes apparent when reading this literature is that there are two key dimensions to the development of the concept of the life course. The first dimension

is that, in contrast to the life cycle, a life course perspective understands that people's lives do not necessarily pass through uniform stages. The second dimension is that a life course approach is a means to situate people's life experiences within the particular historical and temporal contexts through which they have passed (and hence aged). In this way, a life course approach becomes a means to understand how the wider macro context (be it social, economic and/or political) interacts with the lives of individuals at particular points in both real time, and within their life times. It is the existence of this underlying dual dimension that has perhaps led commentators such as Gubrium and Holstein (1995) to talk of the 'malleability' of the life course, and which is acknowledged in Irwin's distinction between macro and micro levels in the above quote. Broadly speaking, life course studies relate issues of ageing, human embodiment and the lifecycle to the broader questions of social and cultural change (Hockey and James, 1993).

1.5.1 Advancing upon the life cycle: continuities and links in individual biographies

The concept of the 'life cycle' has a long history, with philosophers and playwrights dramatising it long before social scientists applied its ideas (Glennester, 1995). In Shakespeare's seven ages of man, the lifecycle is seen to turn full circle when the old man returns to helpless babyhood. Within the social sciences, Charles Booth's (1892) study represents an early recognition of the importance of life cycle stages. In this work he acknowledges the importance of old age as a 'cause' of pauperdom, and thus differentiates the life cycle from other causes of poverty. It was, however, Rowntree's 1902 study that first fully conceptualised the issue in terms of a life cycle of need. Rowntree stated that 'the life of a labourer is marked by five alternating periods of want and comparative plenty' (Rowntree, 1902: 136). These five periods were child, young working adult living with parents, bringing up children, children living at home but earning, and finally labourer past work. At this time, Russian rural sociologists were also employing life cycle approaches in the study of peasant families. In the 1950s, family life cycle approaches became more

widely used (Murphy, 1987), as discussed below with reference to the seminal work of Rossi (1955).

Within housing studies, the development of the concept of the life cycle is attributed to the work of Rossi (1955). In this work the life cycle represented a substantial advance in using the concept of age to understand housing demand. Rossi recognised that the existence of a strong association between householder's age and their housing offers little explanatory power. Retrospectively, there are a number of obvious limitations within the life cycle approach. It assumes that people pass through uniform life stages. It also provides static descriptions, giving no indication of past experience or future aspirations. As the 1970s progressed, critics of the life cycle effect were becoming more pervasive as it became recognised that patterns of family experience and behaviour are also influenced by the interaction of macro-level socio-economic conditions with, for example, individual employment histories (Murphy, 1987). These factors became incorporated into what has become known as 'life course analysis'.

The *life course approach* thus develops upon the concept of the life cycle (see also Bertaux, 1986; Elder and Pellerin, 1998). Stages within the life course are understood to be more complicated than the traditional life cycle stages, acknowledging that not all individuals or social groups follow the same sequence of life stages (Warnes, 1992). Consequently, the 'life course' has greater potential than the life cycle for discussing social change, allowing more flexible biographical patterns within a continually changing social system (Cohen, 1987). Further, with the life course perspective individuals are understood in terms of how earlier life experiences impact upon current life experience (Kendig, 1990). It is argued that no single phase of a person's life can be understood apart from its antecedents and consequences (White Riley, 1998). As Arber and Evandrou state:

The life course approach provides a framework for analysing the various influences, which contribute to the life experience of different groups of individuals at particular stages of their lives. It emphasises the inter-linkages between phases of the life course, rather than seeing each phase in isolation (1993: 9).

This approach recognises that an individual's life chances are heavily predisposed by their membership in particular social classes, racial groups and other major 'status divides' in society (Kendig, 1990). Van de Mheen *et al* (1998) used a life course perspective on socio-economic inequalities in health, finding the relationship between adult socio-economic status and adult health to be influenced by childhood socio-economic conditions (see also Graham, 2002). With regard to older people, Bond (1993:223) argues that their living arrangements are 'strongly influenced by their structural position in society at earlier stages of the life cycle' (see also Settersten, 2001). The basic methodological and conceptual underpinning is that individual lives can be understood in terms of the different biographical experiences of marriage, family and employment. My research examines the interactions of these various life trajectories and specifically, their impact upon housing pathways².

1.5.2 Housing pathways

Means (1987) identifies the starting point for the interest in housing careers as the concept of *housing classes* as developed by Rex and Moore (1967). Rex and Moore, drawing upon the work of Max Weber, saw the class struggle as emerging not merely around the means of production, but also around the means of consumption. They asserted that:

² There has been some debate over which of the terms housing career, housing pathway or housing history should be used to describe an individual's/household's housing journey and experience. Forrest and Murie (1985: 1991) replaced the concept of housing career with that of housing history, regarding history as neutral in terms of positive and negative outcomes of a long-term housing trajectory. In support of this, Means (1987) argued that the concept of 'career' does not seem to have stood the test of time, partly because of its association with a particular type of occupational career affiliated with the middle class. A career metaphor represents the distinctive steps taken by individuals attempting to improve their housing over the life course. In many ways this is semantics with both phrases referring to the same set of processes. Arguments of a similar nature could be made to replace the concept of housing history with that of a housing pathway. This would be along the lines that the concept of a housing history implies a sense of times past, whereas the concept of housing pathways allows for the possibility that housing journeys and experiences are an ongoing process. Throughout this thesis I have favoured the use of the term housing pathways – although where authors adopt a particular term I have kept with them.

... there is a class struggle over the use of the house and that this class struggle is the central process of the city as a social unit (Rex and Moore, 1967: 273).

The concept of housing classes implies that members of particular housing types have particular interests. My interest lies in the fact that the concept of housing classes was one of the first attempts to study the place of housing within the wider social system - in other words housing is treated as more than just a physical artefact, but as a part of the social system. However, this concept had its limitations. Housing classes as a concept was particularly concerned with people's current housing location. In contrast, Forrest and Kemeny (1984, referenced in Means, 1987) argue that housing origins or destinations are as important as housing locations at a particular moment (also refer to Forrest and Murie, 1985). They argued that the concept of housing classes lacked any sense of process and of the importance attached to different types of housing. As a result they argue for the need to track such careers over a longer time period.

A housing career is an account of an individual's housing experience over the life course. Ineichen (1981) states that decisions to move house through the life cycle tend to follow particular patterns, giving rise to the concept of 'housing careers'. A housing career is thus 'the sequence of dwellings a household occupies during its history' (Pickles and Davies, 1991:466). The undertone to both the Ineichen (1981) and the Pickles and Davies (1991) articles is that housing careers are synonymous with residential mobility, and that non-movement is irrelevant (refer also to Thorns, 1985). Housing careers are not just about changing tenures and moving, in other words event based; they are also about changing *experiences* of housing. Immobility characterises many people's housing histories. Not moving is itself a notable act and households that do not move continue to make decisions regarding maintenance, improvement and repair, which are important elements of outcomes in the housing market (Clapham *et al*, 1993). In the context of older people, ignoring periods of non-movement is particularly problematic, as adaptations and repairs, for example, are an important part of housing decisions. Mobility should not, therefore, be the sole focus or definition of a housing pathway. This research approach permits exploration of the processes, thoughts and reasons behind both movement and non-movement.

My point is that housing 'careers' are not just about big planned decisions but also incorporate short-term adaptations and what Forrest and Kennett (1996) refer to as 'coping strategies'.

As well as positioning old age as a stage in the life course, Mackintosh *et al* (1990) and Means *et al* (1993) argue for the need to see how housing careers interact with other life careers. That is, as well as housing in later life being part of a longer-term process, it is also part of a wider process, in relation to other areas of an individual's life. Housing careers are parallel to and interconnected with family, employment, and other life 'careers' which structure an individual's experience over the life course. The construction of a housing 'career', that is mapping housing experiences over time, permits the location of housing experience within the context of an individual's life experience (see also Chandler, 1989; Forrest and Murie, 1987; Forrest and Murie, 1991; Charles and Withers, 1999; May, 2000; Tomas and Dittmar, 1995). In this way it is possible to analyse the influence that a person's life experience has had upon their housing circumstances. Part two of this thesis focuses specifically on two biographical events – the experience of ill health/impairment and the experience of bereavement - as a way into exploring housing experience within the context of an individual's wider life experience.

Conceptualising housing as a pathway – whether we think of it as a 'career', 'history' or 'trajectory' – also allows us to regard housing as a process rather than an outcome, and crucially to move analytically between the personal stories/biographical and the social structure: to see how the individual (micro level) interacts with the wider environment (macro level) through which they are passing. Forrest and Kemeny (1984) sought to draw upon both macro and micro levels since the concept of housing careers encapsulated 'structural processes in the housing market in the one hand and individual adaptations to structural changes on the other' (Forrest and Kemeny, 1984: 16). Kendig (1990) argues that the idea of a 'housing career' is the conceptual link between the life course of individuals and the operation of the housing market (and to this I would add the operation of the housing system and housing policy more widely). Pickles and Davies (1991) use the concept of a housing career and pathways as a trace element of the journey through the housing market, to reveal how the housing market operates, thereby avoiding the static

approach of much housing analysis. They criticise residential models for failing to take account of the nature of the supply side and its implications for constrained choice. While the effects of policy tend to be studied at a macro level, a pathways approach allows us to see the impact of policy at a much more real and personal level.

1.6 Cohort dimension to the life course

Within the framework of a life course perspective a third layer of analytical interest is the cohort dimension. While every household biography is personal and unique, contextual influences – the way policies, practices, economies and societies vary across space and through time – are shared. These shared experiences are manifest as cohort effects. As such an ‘age’ cohort may be defined as:

The aggregate of individuals (within some population definition) who experienced the same event within the same time interval (Ryder, 1965: 845).

In this way a cohort is understood as ‘a structural category with the same kind of analytical utility as a variable like social class’ (Ryder, 1965: 845). The common experiences of a cohort are important influences on subsequent behaviour, with successive cohorts being differentiated by ‘idiosyncratic historical experience’ (Ryder, 1965: 843), resulting in cohorts having a composition and character that reflects the wider context through which they aged.

Bondi (1994), in a review of Katz and Monk’s (1993) book *Full Circles*, draws attention to the importance of cohort effects – in this instance in terms of the cultural context and its effect on women’s lives – when she highlights the tension between individual biographies and normative constructions of the life course. Bondi suggests that:

... cultural context not only influences but actively constructs women’s life courses: institutional structures produce normative definitions of the life course, often with powerful exclusionary consequences (p.310).

This is equally apparent in Fincher’s discussion of the role of the State:

The policies and practices of the State mediate women's experience of the life course significantly (Fincher, 1993: 243).

Fincher's point is that the State itself is not an unchanging set of institutions. The policies and practices of the State change both temporally and also spatially:

There needs to be appreciation of how some life course dependent interactions with the State are spatially explained – the benefits of some Government provisions are available to people in certain locations and not in others (Fincher, 1993: 243).

Bondi and Fincher talk about this in terms of the experience of women, but as my discussion of older people and the social gerontological literature showed, such 'normative constructions of the life course' also apply to older people, albeit in gendered ways.

Cohort effects are particularly important for housing analyses because the impact of market changes varies depending on people's position along housing and other life careers at the time (Kendig, 1990). In the context of the above discussion, this concerns how individual and family time interact with historical time. Pitkin (1990), in a study of the housing consumption of the elderly [sic], found that 'lagged cohort effects' influenced housing behaviour more than price and income:

The historical experience of elderly cohorts powerfully influences their current and future housing choices, irrespective of their current income and market conditions (Pitkin, 1990: 175).

As Fincher's (1993) comment above indicated, geographic factors are also significant:

... members of the same national birth cohorts have also experienced distinctive housing environments depending on which region and housing market area they live in (Pitkin, 1990: 177).

So whilst older people may currently be living within in a particular housing policy context (at present this is one in which owner-occupation dominates the housing system), this is not necessarily typical of the bulk of their lives, and it may not be

what has helped to form their housing knowledge. The life course perspective is a flexible and dynamic way to frame the stories told to me by individuals about their housing experiences over later life. Irwin (2001) suggests that, when contextualised by cohort, the life course both develops upon the concept of age whilst offering a framework within which to understand/analyse life experiences:

The idea of the life course draws attention to the limited value of chronological age, per se, as a sociological variable, and offers a framework for interrogating the historically specific nature of different life course stages, and the kinds of social processes and assumptions which shape the experience of people in these life course stages (Irwin, 2001: 16)

Understanding the housing experiences of older people, both in terms of the significance of antecedent phases and the policy context through which they aged, provides a whole new perspective on later life housing experiences. This framework entails a particular representation of older people within which:

Older people are not simply viewed as a homogeneous group but as age cohorts moving through history. The different life-history paths by which people reach their later years of life are contingent on the ways in which social and economic events have shaped their life history at earlier points of time as well (Hareven, 1986: 110).

Within the parameters of this research there could be many things that I regard as a cohort effect. In the life course of the study participants, however, the touchstone for housing policy and practice has been tenure. Cohort effects, then, are set within and framed by the changing tenure structure of the British and especially Scottish housing stock. Over the course of older adults' housing 'pathways', there have been marked changes in the provision of housing and in access to housing in the different tenure sectors. In particular, owner-occupation has been promoted as the most desirable tenure. Behind the drive to extend home ownership there are implicit and explicit assumptions regarding householder preferences and aspirations (Forrest *et al*, 1990). Debates about whether this promotion was a response to the desire of individuals to be homeowners, or whether it created the desire to own are well rehearsed (Ball, 1983; Daunton, 1987; Forrest *et al*, 1990; Saunders, 1990; Merrett, 1982; Mandic and Clapham, 1996), as are the debates regarding the consequences of

the promotion of the tenure (Di Pasquale and Glaeser, 1999; La Grange and Ming, 2001). The dynamics of this changing tenure structure are something to explore. What tenure has been made to be, and how this has interacted with the lives of individuals, have never been drawn out.

1.7 Where next?

Research on older people's housing has been criticised for the narrowness of its approach and the superficiality of how it represents the housing experiences of older people (Means, 1988). Housing decisions in later life tend to be overlooked, with the experiences of younger households receiving greater research focus. Where older people are discussed, the focus tends to be on 'special' forms of provision such as sheltered housing and residential care. Further, the focus on the current housing position and need of older people within 'social accounting' studies (for example, see McCafferty, 1994) creates the impression that housing outcome occurs within a temporal and spatial vacuum. In these studies 'age' is used as the explanatory variable for current housing experiences. This is particularly the case when accounting for current housing problems. Whilst the housing literature has given us insights into the current circumstances faced by older people, it does little to inform us about how this current position was reached (Clapham *et al*, 1993; see also Means, 1988). Means (1986/87), in his discussion of accommodation outcomes in old age, emphasises the importance of accounting for these outcomes, arguing that there is a need to question whether such outcomes are a reflection of consumer choice and preference, or whether they reflect changes in government policy.

But what if we were to change the question? Instead of asking about current housing position and current need, we were to ask *how and why it is that older people have arrived at these housing positions? What are the processes and circumstances that contribute to particular housing circumstances in later life?* In re-framing the question, and asking about the path to current position, a new dimension opens up. By studying how it is that people have come to live in their present homes, current housing circumstances are positioned as part of a lifetime process, of how individual trajectories interact with the wider environmental context, and are not

solely a consequence of current age as often perceived. For example, how people respond to events within their own lives, such as the experience of health impairments and bereavement, and indeed their ability to respond to such events, may be affected by housing decisions made at earlier times and in different (policy) contexts. In exploring the differences between people of the same age we can see how changing policies and structures differentially affect people at different points in their lives, and how this in turn affects their subsequent housing pathways. This helps to illustrate how economic and political processes are embedded within people's wider social and cultural lives.

1.8 Thesis overview

This thesis aims to fill some striking gaps in the literature on housing among older people. To this end, it works with a framework that accommodates both personal biographies and cohort effects. It works with several different time dimensions – different kinds of histories – in order to account for a particular set of housing outcomes, a particular geography of ageing. It is the need to work with different dimensions of time that makes the application of a life course approach particularly challenging. 'Individual time' interacts with 'family time' and also with 'historical time' (Hareven, 1986). These dimensions of time refer to the timing of events and/or roles within the person's life, how this relates to family stage and in turn the relationship to the wider temporal context. Thirty-four individuals, aged between 65 and 93 years, and spanning 2-3 cohorts of older age, narrate this geography. Chapter two gives an account of the recruitment of the study participants, the design of the research and the analytical methods employed.

The life course approach, with a particular focus on the cohort dimension, structures chapters 3-5 of the thesis, which recount previously untold stories of how the management and regulation of housing systems interact with households' circumstances to shape housing pathways in different ways and at different times. These chapters explore, in turn, the housing pathways of long-term owner-occupiers (chapter 3), tenure converters (from renting to owning) (chapter 4) and long-term social renters (chapter 5). In looking at the experiences of these groups we can see

the extent to which tenure matters, and has been made to matter, to individual housing pathways and experiences.

Chapters 6 and 7 address two of the most significant biographical disruptions most often experienced in older age; ill health/impairment and bereavement. These chapters consider some of the ways in which housing pathways shape the way people manage and experience these key life events. I use these disruptions to elaborate on two ways in which housing interacts with, and shapes, the experience of older age. First in chapter 6, I use vignettes to illustrate the various 'housing for health' strategies adopted by the study participants. This chapter is concerned with the materiality of housing and with its enabling or disabling effects. Secondly, in chapter seven I adopt a more textual strategy to engage with the meaning of home - an area of the literature in which older people have tended to be marginalized. Whereas the first part of the thesis focuses more on the exchange value of housing, part two is more concerned with the use value; the latter being linked more to dwelling than to the specifics of tenure. Chapter 8 summarises the key arguments and conclusions of the thesis.

A Biographical Approach to Exploring Later Life Housing Experiences

2.1 Introduction

This chapter sets out a methodological framework with which I explore housing experiences over later life. As discussed in chapter 1, this research adopts a life course perspective on housing experiences. This means that both longer-term and wider processes are understood to shape housing experiences in later life. Establishing the methodological framework that is used in this thesis involved a number of important decisions. In the first half of this chapter I discuss my decision to adopt a qualitative research approach, and within this a biographical interview method that is framed around the concept of a housing pathway. The use of an approach based upon the idea of biographies has allowed me to tease out the ways in which individual lives interact with the wider social structure across the life course, and to collect personal and experiential data.

After outlining the methodological framework adopted in this research I then discuss the selection of the study participants. I introduce the key characteristics of the women and men on whose narratives and life histories the arguments in this thesis are based. It is through the stories of these participants that I explore both the impact of changes in the British housing system, and the impact of events within individual biographies on lives and housing experiences over later life. The final

section in this chapter provides some insights into the analytical process by which I have built up and developed the arguments that form the core of this thesis.

2.2 Adopting a qualitative approach: biographical life histories

Much previous life course research has been quantitative, reflecting the increasing availability of longitudinal data from national surveys (see Davies and Pickles 1985). These longitudinal data sources have been useful in following people through their lives. One such source in the field of housing and the life course is the British Household Panel Survey (BHPS). The BHPS is an annual longitudinal survey designed to be representative of the population of Britain as it changes over time in order to improve understandings of the processes of micro-social change and the way these relate to macro changes. Essentially, it monitors what happens to individuals, families and households over time and covers a wide range of socio-economic and demographic attributes. Its unique value resides in the fact that it follows the same representative sample of individuals ('the panel') over a period of years. Ermisch and Jenkins (1999) have drawn on the British Household Panel Survey to explore retirement and housing adjustment in later life.

Whilst much can be learnt from such quantitative sources, this data is less useful in understanding how people manage and experience wider structural changes in the context of their personal biographies. To this end, in this research, which explores housing experiences over later life, in-depth qualitative research is more appropriate. Qualitative research explores the feelings, understandings and knowledges of people through methods such as interviews, as in the case of my research, and participant observation, and is increasingly used by geographers and other social researchers to 'explore the complexities of everyday life in order to gain a deeper insight into the processes shaping our social worlds' (Dwyer and Limb, 2001:1). Qualitative research abandons foundationalist ideas that suggest that there is an ultimate truth (Smith, 2001). The ontological position of qualitative methods is, to quote Smith (2001:25), 'that the world is not real in a fixed, stable or predictable way; that it is not entirely accessible; and that it does not appear empirically the same

to everyone, no matter how carefully we look'. It recognises, then, the importance of an individual's own experience and perceptions.

In order to explore individual housing experiences using qualitative methods, I adopted a biographical approach. A variety of methods are grouped under the general heading of the biographical approach (Johnson, 1976). These include the analysis of biographies and autobiographies (Kohli, 1981), the analysis of personal documents (Plummer, 1983), life stories and life histories (Gittins 1979; Moss and Goldstein 1979; Bertaux, 1981; Clausen 1998). A 'life history' is when a person's 'life story' is supplemented with biographical information drawn from conversations with other people (Langness, 1965, cited in Bertaux, 1981). In this research I asked the study participants to tell me about their housing and other life experiences over later life. In section 2.5 I discuss the interview process through which I collated these stories.

There are a number of consequences and benefits of exploring individual biographies. Firstly, and as referred to in the context of qualitative research more widely, biographical methods are a way in which individuals can voice their personal views and tell their stories (albeit through an interactive process with an interviewer). Consequently, researchers have turned to 'biographical methods' to focus on personal meaning, and as a way to explore an individual's perceptions of, and reflections upon, these experiences (Wallace, 1994).

Secondly, biographical life histories offer the possibility of making a linkage between the individual and the social structure, and particularly, between the individual and general socio-historical changes (Coleman *et al*, 1998). Talking about, and through, individual lives becomes a means of making broader arguments about changes in the social structure. Within a life course perspective the past is seen to have significance for understanding the present lives of older people. A biographical approach offers a means of accessing how personal biography and social history have implications for the everyday features of later life. It thus allows us to look at changes over time, rather than at one point in time. Looked at in this way, actions and decisions are related to an individual's past, to their present and to their predicted future - in other words, as part of their biography. This consequence of adopting a biographical approach is a crucial part of this thesis, in that it enables us to explore

how individuals interacted with the housing policy context at particular points in historical time as well as within their own lives.

Finally, a biographical approach allows for the consideration of experiences that occur within different areas of an individual's life. May (2000) in his study of homelessness used a biographical approach to construct what he called 'triple biographies' centred upon housing, employment and welfare/personal experiences (see also Halfacree and Boyle, 1993). As discussed further in section 2.5, in this research I asked the study participants about their experiences in four areas of their life – health, family, employment and housing. Using this method one can examine how people's experiences in multiple areas of the life course come together. The construction of such biographies, in May's study as well as this one, means that one can better contextualise any changes in accommodation circumstances and can relate them to changes in personal experiences in other areas of life (see also Forrest and Murie, 1991; May, 2000; Tomas and Dittmar, 1995). May (2000) argues that recovering stories in this way gives people an agency and identity beyond their housing position or circumstances.

In adopting a biographical approach, the principal aim of my research was not to generate detailed accounts of individual housing pathways, or to produce any pretences of a 'factual' account of housing over the twentieth century. Rather it was to understand the key dynamics – both individual and structural - driving housing careers over the life course, and to explore the experience of housing over later life as a result. The aim of this kind of research is to quote Forrest and Murie (1991) to produce:

... contextualised case studies – contextualised in the sense of being structured and influenced by arguments and debates produced from entirely different perspectives and methods (1991: 69).

Forrest and Murie (1991), who used individual housing histories to examine the link between employment and housing careers, assert that they were prepared to sacrifice some of the richness of individual accounts for a basic framework around which other information could be integrated.

2.3 Recruiting the research participants

One of the key aims of qualitative research is to explore in detail the range and diversity of people's views and experiences rather than looking for typicality. Qualitative research is not, unlike quantitative research, seeking to 'collate typical responses to pre-defined questions' (Smith, 2000: 660). I was not interested in producing a standardised set of results, but in producing a cogent and illuminating discussion of housing pathways and experiences. Reflecting this desire for exploring the diversity of experiences, the methods of sampling within qualitative research differ from those adopted in quantitative research. Indeed as Mitchell (1983) has argued the notion of trying to find a typical case belies a confusion between the procedures appropriate for making inferences from statistical data and those appropriate in a case study approach. In other words, the idea is to choose cases for their power to explain rather than for their typicality. Mitchell (1983) discussed the idea of a representative sample. He argued that insofar as descriptive features are concerned we can probably get a 'representative sample', but if what we are interested in is the relationship between various characteristics then this is much more difficult to sample for. A sample can be representative at the morphological level, that is, the level of superficial description, and at the sociological level, that is at the level of socio-structural relations. If you wanted to know how a given population was going to vote you would be interested in the morphological level. If, however, you are interested in how the practices of voting and choosing take shape, then it is the sociological level that is of interest (Bertaux, 1981). Samples within qualitative research are purposive rather than random, aiming to select cases that will provide rich data. Purposive sampling allows us to choose our case because it illustrates some features or process in which we are interested (Silverman, 2000).

Reflecting my aim to elicit a range of experiences of older people in mainstream housing I had only two selection criteria. Firstly, all of the participants were to be over the age of 65 years, and secondly, they were to be members of the two largest tenure sectors – those of owner-occupation or local authority renting. In fact no private renters opted into the study but two housing association tenants did. When selecting social renters I had initially intended to only interview those who were renting from their local authorities. I found, however, that participants did not

see this distinction as clearly as I did – in other words they regarded the housing association as being equivalent to the local authority for their housing purposes. In hindsight I do not consider this to be a problem as the extent of stock transfer has effectively led to a blurring of the boundaries between these two (Cope, 1999). From the pool of volunteers I sought to ensure that I had a range of different participant characteristics. Moreover, I did not at the outset decide on a target number of participants. It was only when I was satisfied that I had covered a range of different experiences that I stopped interviewing.

I recruited the study participants from a number of sources. These included local drama groups, daytime exercise classes, Age Concern social centres, local friendship groups and writing groups. The initial contact was made by letter, which included a leaflet explaining what the project was about (see appendix 1 and appendix 2). I followed these letters up with a further letter and/or a phone call (see appendix 3). Two situations then ensued. Either my contact point asked their members if they were willing to take part in my research, and then gave me a list of names and contact details. Or alternatively I was invited to talk to the groups myself to explain my project in person. In these cases I gave a five to ten minute talk telling people what I was doing and explaining what I was asking of them. This approach led to the recruitment of 34 people. I now go on to introduce and provide a profile of the people included in the study.

2.4 Introducing the participants

Thirty-four people were recruited to be part of this research. Appendix 4 lists the key characteristics of all of these participants; their stories are drawn upon in fuller detail across chapters three to seven. The purpose of this section is to introduce the participants, and discuss their characteristics in relation to the wider Edinburgh housing environment and population, and in doing so providing the context for the discussion that follows.

Of those that took part in this research, 27 were women and 7 were men. The greater proportion of women than men may be partly attributed to the recruitment process, which focused upon social groups, as discussed in section 2.3 above. Whilst

initially this was a cause of concern, and something that I sought to address by actively seeking out more male participants, on reflection I feel that it is a positive attribute of this study. Not only does it tap into the wider population demographics in which there are a greater proportion of older women than older men, but also it brings to the fore the stories and experiences of older women. In doing so, it adds to an as yet, small body of literature on women’s experiences of home (see Darke, 1994; Dowling, 1998; Avis, 2003). I would suggest that the wider structural context, such as the form of pension rights provision in which women are not entitled to their husband’s full work pensions, makes later life experiences of home particularly gendered.

Table 2.1 below illustrates the age range of those interviewed. The youngest participant was 65 years of age at the time of the interview; the oldest was 93 years of age. Thus although all the participants might be classed as belonging to the ‘older age’ group, there is still a considerable age range. This provided me with the possibility of exploring a range of housing experiences over a longer time period, and through these a wide range of housing policy contexts. It recognises that ‘older people’ should not be thought of as a homogenous age group.

Table 2.1: Age of the study participants at the time of interview

Age	65-75 years	76-85 years	86+ years
	12	19	3

A particular point of interest for this study is that this wide range of ages has meant that the study participants are members of different ‘age cohorts’. For the purposes of analysis, in this study I identified three different age cohorts. These are those study participants who had turned age 50 by 1970, those who had turned 50 by 1980 and those who had turned 50 by 1990. In the first chapter I discussed the concept of age-cohorts in terms of groups of individuals moving through particular contexts at particular points in their lives. So, for example, if we consider the 1980 Housing Act, those social renters who were still in their forties at this point (that is, age 50 by 1990) were likely to be in a different position in terms of how they could respond to this legislation compared to those who had already turned age 50 by 1970

– yet both age cohorts are currently be referred to as older people. Recognising the importance of age cohorts (and not focusing solely on current age) is part of a biographical life course approach that emphasises the importance of understanding individual experiences within their historical context.

Table 2.2: Age cohorts of the study participants

Age Cohorts	Age 50 by 1970	Age 50 by 1980	Age 50 by 1990
	13	17	4

Of the study participants recruited 8 are currently social renters, with 26 being owner-occupiers. Initially I was concerned that this presented a distorted tenure profile; that I had too many owners and not enough social renters. Further analysis revealed, however, that more or less equal numbers of the study participants had experiences of social renting and owning. This is illustrated in the following table, which outlines both tenure position at age 50 and current tenure position. By grouping according to age-cohort this table also shows the difference that ten years makes to housing experiences and pathways. Those who did not turn 50 until 1980 or later are more likely to have made the shift to owner-occupation.

Table 2.3: Tenure of study participants over time

	AGE COHORT			
TENURE Aged 50	Age 50 by 1970	Age 50 by 1980	Age 50 by 1990	Totals
Social Renter	7	10	0	17
Owner- Occupier	6	7	4	17
CURRENT TENURE				
Social Renter	4	4	0	8
Owner- Occupier	9	13	4	26
Totals	13	17	4	34

Moreover, the tenure profile of the study participants also reflects the Edinburgh tenure structure. The Edinburgh housing context is particularly interesting; in some ways, such as the tenure profile, it reflects the English context, yet in other ways, such as the type of dwelling it is distinctly Scottish. MacLennan (1997) identified three broad historical evolutionary phases in the tenure structure: 1900 to 1939 showed a marked divergence between English and Scottish tenure patterns; 1945 to the early 1980s reinforced this pattern; and since then there has been (yet probably unfinished) convergence between Scottish and English patterns. Table 2.4 and table 2.5 outline the changing tenure profile in Scotland and England.

Table 2.4: Housing tenure shares in Scotland

	Public sector %	Owner Occupation %	Private renting and others %
1921	6	14	80
1931	13	17	70
1941	22	22	56
1951	28	24	48
1961	42	27	31
1971	53	29	17
1981	55	35	10
1991	38	52	10
2001	27	63	10

Table 2.5: Housing tenure shares in England

	Public sector %	Owner Occupation %	Private renting and others %
1939	10	32	58
1947	12	27	61
1953	17	32	51
1961	23	43	34
1971	28	51	21
1981	29	58	13
1991	20	68	N/A

While home ownership grew between 1953 and 1981 from 32 to 58 percent in England, the rise between 1951 and 1981 in Scotland was from 24 to 35 percent.

But this national comparison does not tell the whole story. There is, however, a marked difference between Scottish cities, as illustrated in table 2.6. Since the 1930s, Edinburgh's home ownership rate has consistently been within one or two points of the English average, but with Glasgow as much as 30 percentage points or so below it.

Table 2.6: Home ownership rates in the Scottish cities

	1961	1971	1981	1991	2001
Scotland	27	29	35	52	63
Aberdeen	27	33	37	50	61 ¹
Dundee	19	22	27	46	54 ²
Edinburgh	43	47	53	66	69
Glasgow	21	23	25	37	49 ³

Source: Census of Population, 2001.

The Scottish (feudal) legal system with its system of property incomes led to a maximising of development density. As a result the period 1900 to 1939 saw dense tenement construction in Scotland. Table 2.7 shows the dwelling type composition in Edinburgh and Scotland.

Table 2.7: Accommodation type

Accommodation Type	Edinburgh, City of	Scotland
% Detached	12	20
% Semi-detached	15	23
% Terraced house (including end terrace)	15	20
% Flat or maisonette or apartment	59	36

Census of Population, 2001.

As table 2.8 shows the circumstances of these participants reflect the wider Edinburgh dwelling structure with a high proportion of the study participants residing in flatted dwellings.

¹ City of Aberdeen figures.

² City of Dundee figures.

Table 2.8: Dwelling type of study participants

Dwelling Type	House	Villa	Flat
	7	4	23

32 of the 34 participants who were interviewed ‘aged’ within this Edinburgh housing context; the exceptions being Deborah [Interview 27] who recently moved back to Edinburgh after time spent overseas, and Louise who had moved south to Edinburgh in later life. Most of the study participants have also lived in their current homes for at least eleven years, as illustrated in the table below.

Table 2.9: Length of residence of the study participants

Length of Residence	< 4 years	5-10 years	11+ years
	3	8	23

On first impressions these figures seem to indicate quite a stable housing population. Yet further analysis reveals that many housing moves have taken place amongst the study participants, as well as having different and changing experiences of their home environment.

Table 2.10: Residential mobility amongst the study participants

Residential Mobility	Moved between age 50-60	Moved after age 60
	6	19 ⁴

³ City of Glasgow figures.

⁴ Note that one of the study participants [Interview 11] moved both between age 50-60, and again after age 60.

Indeed Leather, in an evaluation of the Anchor 'Moving On' initiative, indicated that more older people might consider moving if it was supported in a similar manner to the recent 'staying put' initiatives (Leather *et al*, 1996; quoted in Appleton, 2002).

Since the 1960s, Scottish house prices have shown an upward trend, and less volatility than the UK generally, reflecting a pattern of home ownership concentrated in higher socio-economic groups, less vulnerable to economic variations. All of those who took part in this research have benefited from this house price inflation; a factor that is discussed further in chapter three.

The above discussion gives a broad overview of the current housing circumstances of the study participants. I have established that the housing circumstances of the study participants, in many ways, might be what we expect, given what we know of the Edinburgh housing system. This section emphasises what can be gained by studying a group of people who have lived through major changes in the housing system. Not only have they lived through a lifetime of personal and family events, this group of 'older people' has also lived through all the major post-war shifts in housing policy. In other words, amongst the study participants there are those who:

Have rented when renting was a norm

Have owned when renting was a norm

Have rented when ownership was being promoted

Have owned when ownership was being expanded

The story of how they got where they are now is particularly interesting, encompassing as it does huge changes in the housing policy context as well as changes within their own individual biographies. They have lived through various contexts – all the while older people's housing is being constructed in very particular ways. In other words, the current housing policy environment is what they have arrived at, but not what they have lived through. This is highly significant as very little work on older people and their housing recognises this. Consequently, they are the perfect group for showing the changing discourse with regard to the expansion (and normalisation) of home ownership; this group captures the whole period of the

changing tenure structure. It is not, therefore, about age but about tapping into their wide-ranging experiences of housing. The relationship between an individual's housing pathway and the policy context is not always explicit. As Holland (2001:10) states:

The relationship between particular public policies and the private actions of individuals is likely to be indirect; and the constraints and opportunities afforded by policy are not necessarily expressed in the stories, which people tell about their lives.

It is the aim of this thesis to explore their life stories and housing experiences in the context of what we know – in a fairly impersonal literature of housing policy in Britain and Scotland, which does not tell us how housing policy was lived.

2.5 Constructing housing pathways from in-depth interviews

Biographical accounts are most frequently collected through interviews and this was the approach that I used in this research. The use of interviews gave me the opportunity to ask the study participants about life-time experiences, current experiences and other life circumstances. Interviews provide an in-depth opportunity to set individual experiences within the context of the history of the housing system. Interviews can also focus on particular aspects of a person's experience. A biographical approach does not require that the entire span of a person's life be covered in all its aspects. I did, at one point, consider tracing participants' housing pathways back earlier in their lives but I felt that doing this would detract from the real issue of concern in this thesis which is *what happens in housing over later life?*

The conceptual and methodological framework of life course analysis is rooted in the study of individual histories and careers (Hareven, 1978). This conceptual approach, and its assumptions (that we need to understand housing in parallel with other life careers), in its own way provided a practical framework for structuring the interview guide. The interviews for my research were structured around the concept of individual trajectories. Indeed Clapham *et al* (1993) have argued that since its inception the term 'housing history' has been used as a research method rather than as a conceptual framework. Similarly, in this chapter I discuss its

use more as a research method and as a way to organise the stories of the participants. So for instance, I asked the study participants about their experiences in four particular areas of their life - health, family/household composition, employment and housing in order to construct what May (2000) might refer to as 'quadruple' biographies.

In the 'interviews' I used a topic guide (appendix 5), which covered the themes that I wanted to explore. Whilst I worked through this guide the order in which the questions were asked or answered was not particularly important, and depending on the participant's story some issues were followed up more than others. I adopted this 'semi-structured' interview approach because I felt that as I was interested in exploring participants' housing pathways over a period of time, and was not just asking them to tell me about one particular event, a totally unstructured approach would not work (see Fontana and Fay, 2000). The nature and the complexity and diversity of individual life experiences also meant that no two individuals would experience events in the same order, or discuss their stories in the same way.

I began by asking participants to tell me about where they were living at age 50, and how they came to live in this particular home. I was interested in whether they were still living in the same dwelling, and if not I explored their housing pathways since then. If they were still residing in the same dwelling I asked them more about this. I also asked the study participants about other events in their lives at this time – about their other life trajectories. For example, whether they were working, who was living with them and whether they were in good health. Furthermore, I asked participants to tell me more about their current housing experiences – about the pros and cons of living in this home, about how they felt about being an owner-occupier or a social renter. In addition, at the end of the interviews I asked participants some basic information about their financial circumstances (appendix 6).

2.6 Conducting the interviews

In this section I reflect upon my experience of the interview process. Within life history research there is very much a sense that there is a right way and a wrong

way to conduct interviews (Sherman Hey 2001). The life history interview is described as 'open and fluid', in effect completely unstructured (Plummer, 1983). Plummer (1983) goes on to state that the subject is often expected to lead, rather than merely respond to questions, with the rules of non-directive counselling coming into play. In the words of Bertaux (1981: 39):

... a good life story is one in which the interviewee takes over the control of the interview situation and talks freely.

Whilst the paradigm of the 'proper interview', appealing to such values as objectivity, detachment and science, has been left behind by qualitative researchers, there is still, as reflected in the above paragraph, a sense of needing to 'get it right' (Oakley, 1981). I, typically, was keen on 'getting it right'! There were two areas that I was particularly concerned with. Firstly, I was keen to ensure that in my interaction with the participants they felt at ease with the interview process. Secondly, I was anxious to 'gather' information that I felt would help me to develop strong and informative arguments (and hence, in my mind, to obtain a 'good' PhD). In many ways my anxiety about the first dimension was because I was concerned that the interviews with participants would not generate what I would conceive of as a 'good' (that is, for my purposes) interview. Many of the 'textbooks' that I approached for guidance frightened me. It was with great relief that I chanced upon a book by Douglas (1985) entitled *Creative Interviewing*. Douglas describes himself as 'being one of the worlds worst small talkers' (Douglas, 1985: 79). He stated that he counted on participants being motivated by discussions of their own life. But ultimately, Douglas came to the conclusion that 'creative interviewing is overwhelmingly an enterprise of commonsense and experience' (Douglas, 1985: 16). The former I hoped I had; the latter I was acutely aware that I lacked.

When I eventually began talking with the participants about their lives, I found it a hugely enjoyable experience. It was, however, very different to that described in the textbooks. Oakley (1981) talks about the gap between textbook recipes for interviewing and her own experience as an interviewer. In contrast to Oakley's experience, the notion of relations of power between the researcher and the researched for me went the other way. When you enter someone else's home you are

conscious that there may be particular rules applied to behaviour within this particular space. Simple things like whether you are expected to take your shoes off, can put you on the back foot! In addition I often found that the flow of information went both ways. [Although usually participants waited until after I had turned off the tape before they grilled me about my life].

All of the participants consented to the interviews being taped. For me, the taping of the interviews was very important. This was especially the case given the exploratory nature of my research question. The line of argument that I developed and which emerged from this work differed from that which I would have initially envisaged. If I had only taken down what I deemed important at the time, then these arguments may never have emerged and been developed. This would not have been possible if the interviews had not been taped.

Before commencing the interviews, and turning on the tape, I explained to the participants the purpose of the research and how their interviews would be used. Their words would be transcribed from these tapes and then used in the writing up of my thesis, and possibly in the publication of articles, conference presentations and other planned research feedback. The study participants were also advised that their stories would be anonymised. On reflection I assumed that this was what people would want but a number of those interviewed actually stated that they did not mind their real names being used – despite being given this consent I decided against this option. Participants were also informed that they could stop the interview at any point, with absolutely no questions asked. In this way I took care with the entry and exit procedures, and where possible took care to avoid interviewing those who might not understand the process. The result of this process was that I had a wealth of data to be analysed and in the following section I discuss how I went about this.

2.7 The analytical process - serendipity or hard work?

The interpretative phase of the research process is simultaneously the most rewarding and frustrating part of research. In the methodology literature it is also one of the less developed (although see Bryman and Burgess, 1994; Nijhof, 1997; Hunter *et al*, 2002; Seale, 2002). As a research student it is difficult to know how to

approach the data. My discussion with other researchers would seem to indicate that it tends to be approached in a rather haphazard and random fashion. In this section I explore further how I set about undertaking this part of the research process, focusing specifically on the development of the coding framework, and the subsequent identification of emerging themes.

2.7.1 Coding the interviews - moving from the data to conceptualisation

Coding is a preliminary stage in analysis, when the interview transcripts are read and words labelled to identify subsequent themes for data analysis. The process of coding has been criticised for making epistemological assumptions about data in that there are 'things' out there simply waiting to be identified, collected and counted. In this way it is argued by some that it risks undermining the need to scrutinise, analyse and critically evaluate the phenomena that are being studied (Seidel, 1991).

At the outset of my analysis of the interview transcripts I initially turned to the ideas of grounded theory, and in particular the work of Strauss and Corbin (1997). Elements of this approach appealed to my need for order, although its rather prescriptive nature can also be unappealing, and ultimately I did not follow it through. Grounded theory is a qualitative analytical method '*discovered*' by Glaser and Strauss in 1967 (see also Glaser, 1978; Strauss and Corbin, 1998). It is a theory building approach as opposed to a language oriented or a descriptive approach. In adopting a grounded theory approach, the researcher(s) works through a body of data, generating codes to refer to both low-level concepts and to more abstract categories and themes within the interview transcripts (Pidgeon, 1996). Through this process the researcher begins to think in terms of the full range of types and dimensions of the categories, the conditions under which it occurs, its consequences and its relation to other categories (Glaser and Strauss, 1967), promoting both theoretical and conceptual development:

By comparing the analyst starts thinking in terms of the full range of types or continua of the category, its dimensions, the conditions under which it is

pronounced or minimised, its major consequences, its relation to other categories, and its other properties (Glaser and Strauss, 1967: 106).

The researcher can begin to make prepositional statements regarding the structure of linkages of the various concepts, or to relate concepts in order to discover the underlying principles. Evidence should then be provided to support these assertions.

The 'grounded theory' approach proved helpful at the start as a way to begin exploring the data. But I found it hard to read a transcript without simultaneously reflecting on the theoretical premises or conceptual issues that led me to undertake the research in the first place. For example, my interest in the interaction of different life careers, and in finding out what home meant to the individuals, led me to develop different codes around the experience of health and bereavement. So whilst a 'grounded theory' approach proved useful at the start of the interpretive process I ultimately found my own way through the study participants' stories.

I began by reading through the interview transcripts and asked *who, what, when, where, how, why, and with what consequences* type questions. I wanted to identify the key concepts and then the properties and dimensions of these concepts. Reading through each section of the transcripts I asked, what is the main idea being brought out in this section? I tried to think in terms of the categories, concepts, or labels that accounted for what was being discussed in the paragraph. I developed a coding framework (appendix 7) that identified some of the key themes that emerged from the narratives of the study participants. I found the formation of a coding framework very helpful in the development of arguments in this project; it highlighted what was in the data, and proved to be a point of departure. For me, the usefulness of developing a coding framework is confined to what I would describe as the first phase of data analysis – the 'sifting and sorting'. It is basically a means to gather useful information together, but after that you are effectively on your own, as you engage with the data, and provide your interpretation on what it all means. The development of a coding framework enabled the interpretation of the narratives of the study participants from different angles and in different ways. For me, my interpretation of the data was teased out through writing.

From the experience gained through involvement with this study I would argue that it is not the data that constrains analysis, but rather we as researchers allow

the coding framework to structure and delimit our analyses. There is a danger that within a coding framework a multiplicity of information is subsumed, and can become ignored, as we strive to 'generate' findings and results. The coding framework is influenced by the prior assumptions of the researcher(s). The process of coding has both positives and negatives for those engaged in qualitative research and it is for each researcher in each particular context to decide whether coding is an appropriate process to engage in.

After developing the coding framework I began by exploring the experiences of the study participants in groups. I considered separately the experiences of those who were age 50 by 1970 and an owner-occupier, age 50 by 1970 and a social renter, age 50 by 1980 owner-occupier, age 50 by 1980 and a social renter, and those who were age 50 by 1990 and an owner-occupier (none of those interviewed were age 50 by 1990 and a social renter). Using the qualitative computer package, NVivo, I generated reports, which collated the key experiences of these various groups. I discussed these under various headings, such as how the participants came to live in their homes at age 50, their circumstances at this time, what has happened in various areas of their lives since the age of 50, before finally considering their current housing circumstances. This was effectively my first foray into the data. What came to light from this was that there were similarities between the stories of long-term owners with those of the long-term social renters. The experiences of tenure converters were considered separately from these. When the stories of the participants were analysed in this way – what transpired was a picture of a changing tenure structure, but more significantly a picture of how it changed, and how this was negotiated through the lives of the study participants.

2.8 Conclusion

The methodologies adopted in this research are part of a wider interest in the life course and personal biographies. The life course does not have to be an

individualistic perspective, but can take on board the wider socio-economic and policy context. In this chapter I emphasise the importance of considering how housing experiences and circumstances in later life relate to experiences in other areas of life. By focusing on the experiences of older people within the mainstream housing system I am developing (and challenging) a literature that represents people's later life housing careers as static. Instead (as discussed in chapters three to seven) this research reveals dynamic later life housing pathways.

Part 1

The Influence of Cohort on Later Life Housing Outcomes

The next three chapters of the thesis explore the study participants' pathways through a changing housing system. Over the life course of the study participants the biggest change to take place within the housing system has been the shift to owner-occupation as the dominant housing tenure. The tenure structure that this group of people have arrived at in later life is very different to what it was when they first entered the housing system, and to what it is now. Across these three chapters I look at the collective experiences of this group of participants as they move through this radically changing housing system. I recount stories of how different age-cohorts have interacted with the housing system, and in particular with the changing tenure structure, at different points in these lives and at different points in time – and hence in different policy contexts.

In particular, I am concerned with the impact that their earlier interactions with the housing policy context has had on their subsequent housing pathways, and upon their current housing outcomes. I consider the extent to which current housing positions and experiences may be seen as a manifestation and outcome of these cohort factors. My point is that whilst particular housing outcomes in later life could be perceived as being particular to older age groups, they are not explained by the category of age per se, but are influenced by the policy context through which different cohorts of older households have aged.

In analysing these experiences I further explore the significance of cohort by considering the experiences of those who had turned 50 by 1970, by 1980 and by

1990. In discussing the housing pathways of the study participants I illustrate some subtle differences in the perceptions and experiences of those in these three different age-cohorts. In this way I further emphasise the diverse circumstances of older people rather than considering them as a homogenous population.

Chapter three focuses on the narratives of long-term owners. It considers the experiences of those who bought early in their own housing 'career'. All of the study participants whose stories are discussed in chapter three were owner-occupiers by age 50, and remained as owners over later life. No one in this study had bought by age 50 and later moved to the rental sector. Table A.1 shows how within this group of owner-occupiers by age 50, ten entered into owner-occupation from the 1930s to the 1950s, with seven entering owner-occupation slightly later in the 1960s and 1970s. Different reasons for entering the sector emerge between these two groups. In the first group of earlier buyers, all bought straight into owner-occupation. We see people choosing owner-occupation because it was the housing option that was available to them at that time. These experiences are the first part of the story of the expansion of owner-occupation. In light of the tenurial shift towards owner-occupation I am interested in how this group of early buyers view the tenure. What does being an owner mean to them?

A key point that emerges from table A.1 is that although I selected the study participants according to current age in order to get different cohorts, an important effect is *when* they entered owner-occupation. The second sub-group of owner-occupiers by age 50 entered the sector in the 1960s and 1970s. This was before the introduction of the 1980 Housing Act (the 'right-to-buy' legislation) when sitting tenants were given the 'right' to purchase their socially rented homes. Nevertheless this was a period when local authorities did have the right to sell. Within the stories of these long-term owners who bought in the 1960s and 1970s we can already see the beginnings of the shift towards the dominance of owner-occupation. These stories thus provide a link with the 'right-to-buy' stories in the following chapter.

TABLE A.1: Long-term owners

Interview Number	Pseudonym	Age	Current Tenure	Decade of Entry	Previous Tenure
04	Alice	93	Owner-occupier	1930s	Owner-occupier
13	Ellen	79	Owner-occupier	1940s	Owner-occupier
18	Karen	82	Owner-occupier	1940s	Owner-occupier
21	Florence	81	Owner-occupier	1940s	Owner-occupier
07	Eve	76	Owner-occupier	1940s-50s	Owner-occupier
25	Helen	77	Owner-occupier	1940s-50s	Owner-occupier
11	Georgina	70	Owner-occupier	1950s	Owner-occupier
17	Elsa	71	Owner-occupier	1950s	Owner-occupier
34	Patricia	66	Owner-occupier	1950s	Owner-occupier
06	June	69	Owner-occupier	1950s	Owner-occupier
22	Angela	74	Owner-occupier	1950s	Owner-occupier
20	Tim	88	Owner-occupier	1960s	Private Renter
19	Margaret	78	Owner-occupier	1960s	Private Renter
09	Connie	77	Owner-occupier	1960s	Social Renter
12 ¹	Irene	82	Owner-occupier	1970s	Social Renter
14	Sam	79	Owner-occupier	1970s	Social Renter
32	Betty	65	Owner-occupier	1970s	Owner-occupier

Chapter 4 looks at the narratives of a second ‘type’ of owner-occupier - that is those who bought later in their housing careers – after the age of 50. This is the continuation of the story of owner-occupation, as we see its expansion at the expense of the social rented sector. It is about how owner-occupation went from being ‘a’ normal tenure to ‘the’ normal tenure. Eight of the nine participants in this chapter entered owner-occupation after the 1980s – most availing of the introduction of legislation that offered them the option to buy their socially rented homes at a

¹ Irene bought her home when she was aged 51.

substantial discount. Their stories further illustrate the processes and decisions behind the transition to a dominant owner-occupied sector.

TABLE B.1: Tenure converters

Interview	Pseudonym	Age Now	Current Tenure	Entry to Owner-Occupation	Previous Tenure
02	Louise	79	Owner-occupier	1980s	Private Renter
15	John	65	Owner-occupier	1980s	Social Renter
23	Janet	79	Owner-occupier	1980s	Social Renter
29	Ann	80	Owner-occupier	1980s	Social Renter
31	Sarah	75	Owner-occupier	1980s	Social Renter
27	Deborah	73	Owner-occupier	1980s	Private Renter
10	Kate	78	Owner-occupier	1990s	Social Renter
26	William	89	Owner-occupier	1990s	Social Renter
33	Elizabeth	83	Owner-occupier	1990s	Social Renter

Chapter 5 tells a story of social renting in Britain. All of the participants in this chapter were social renters at age 50 and stayed as social renters over later life. Their perceptions of the tenure formed at a time and in a policy context when social renting was perceived as a desirable tenure remain relevant to their current experiences of home.

TABLE C.1: Long-term social renters

Interview	Pseudonym	Age Now	Current Tenure	Decade of Entry	Previous Tenure
03	Linda	84	Social Renter	Mid 1930s	Social Renter
16	Sheila	70	Social Renter	1930s	Social Renter
24	Jean	85	Social Renter	Late 1930s/ early 1940s	Social Renter
08	Mary	85	Social Renter	1940s	Social Renter
01	Laura	81	Social Renter	Mid to late 1940s	Social Renter
28	Peter	76	Social Renter	Mid to late 1940s	Social Renter
30	Ron	75	Social Renter	Mid to late 1940s	Social Renter
05	Nicola	74	Social Renter	Late 1940s/ early 1950s	Social Renter

By grouping the experiences of long-term owner-occupiers, tenure converters and long-term social renters I have been able to illustrate how the use and perceptions of tenure have changed over time. In this way, as well as exploring the implications of individual decisions, by adopting a cohort approach we can begin to understand the politics and dynamics of housing tenure. Such an approach enables us to unpack the concept of owner-occupation and to see how perceptions of the tenures have changed over time, as tenure itself has been made to matter. This part of this thesis narrates the ‘lived’ story of how housing tenure has changed in its form, function and meaning over more than 50 years, to a point where owner-occupation is the housing norm accommodating nearly 70% of households, and social renting is a ‘residual sector’ accommodating lower income groups and people whose housing needs are not being met by the market.

Taken together these accounts tell the story – indeed the lived story – of Scottish housing policy, and the changing housing system. In doing so, they also go part way to understanding the housing careers and current housing circumstances of a group of older people living in Edinburgh today. Another part of this story – concerning the impact of personal and individual circumstances – is told in chapters 6 and 7.

The Story of Owner-Occupation: The Entry of 'Early Owners'

It is something that we did automatically. I don't know. We didn't think about it. In our families as it were everyone owned.

You couldn't rent property and if you waited for a council house, you would have to wait years.

3.1 Introduction

Owner-occupation is the dominant housing tenure sector in Britain. The pace of the growth of home-ownership since the end of World War Two has been one of the most fundamental social changes in British society (Hamnett, 1999). By 2001, 69% of households were home-owners in England and Wales, and even in Scotland, where the level of home ownership has traditionally been lower than the rest of Great Britain, 63% of households were homeowners by 2001 (www.statistics.gov.uk; www.scot.nhs.uk). Yet this 'nation of homeowners' has come into being in the space of a single lifetime (see Saunders, 1990).

Much of the literature on owner-occupation discusses the emergence, and expansion of the tenure as a whole, rather than the individual experiences within it

(Ball, 1983; Doling, 1983; Fleiss, 1985; Saunders, 1990; Doling, 1993; Forrest and Murie, 1994; Balchin, 1995; Begg, 1996; Balchin and Rhoden, 1998). Where these are discussed, the focus has tended to be upon current housing experiences rather than on how people have arrived at their current housing positions. In other words, the 'lived' experience of owner-occupation is missing. This is particularly the case with regard to older people. This lack of a historical dimension means that it is difficult to understand how housing experiences have changed, this makes it hard to distinguish the impact of the changing policy context from other aspects of home-ownership, such as a desire to own and the experience of maintaining one's home.

Chapters three and four chart the individual stories and experiences behind the expansion of owner-occupation. This chapter explores the stories of those older people who bought early on in their housing careers. All of the participants in this chapter were owner-occupiers by age 50 and remained as owners over later life. Within this group of sixteen participants two broad groups can be identified. There are those who bought into owner-occupation by the 1950s or before (all except Connie who bought straight into owner-occupation), and those who bought in the 1960s and 1970s (all bar Betty being tenure converters). This later group of tenure change participants provides a link with the following chapter (refer to table A in part one introduction). What is distinctive about the group in this chapter, however, is that they all bought their homes early enough in their life course to clear their mortgage debt (if they had any) by the time they retired. They also benefited from periods of high inflation, which were to erode that debt, as well as from periods of house price inflation, which were to establish their home as a major financial asset.

Drawing upon their experiences, as collated through qualitative interviews, this chapter tells the story of owner-occupation from the perspective of those who have experienced this (changing) tenure over the period of later life, and in many cases over the whole of their life course – often from a time when it was not so dominant. I am interested in the processes that brought these respondents into the owner-occupied sector, and why once in, they have remained within it. As the circumstances of owner-occupation have changed, resulting in owning becoming more financially desirable, what has it been like to age as a home-owner? These are questions that are asked of public renters but rarely of home-owners, perhaps

reflecting a tendency on behalf of researchers to be complicit in the process of the 'normalisation' of owner-occupation.

3.2 Accessing home ownership

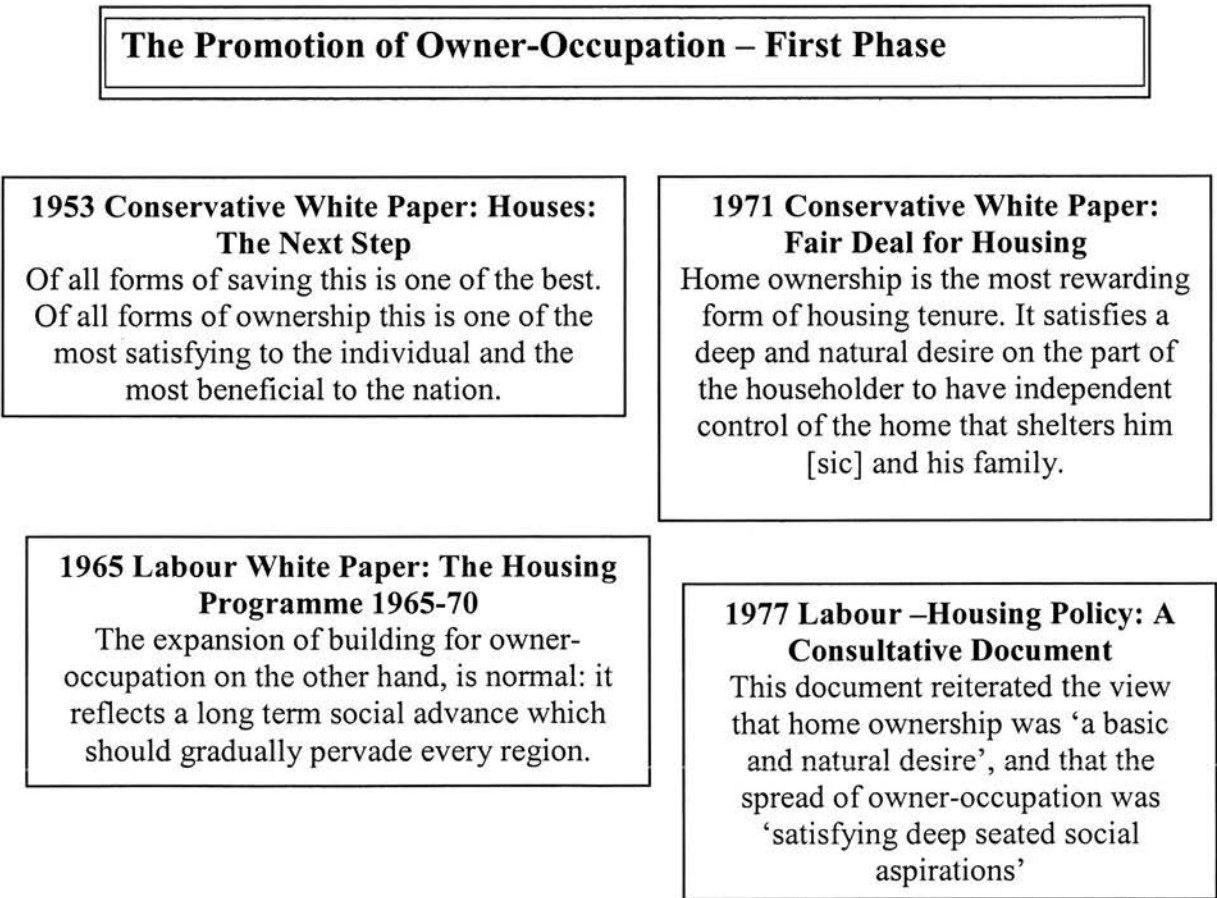
Access to home ownership (and indeed housing more generally) is influenced by the different opportunities available to different groups in different periods of history (Kendig, 1984). As home ownership has grown over time, different age groups have entered the tenure under different economic and policy conditions (Forrest and Leather, 1998). As table A (part one introduction) shows, the 16 participants whose stories are told in this chapter range in age from 65 years to 93 years. They became owners over a 40-year period between the 1930s and 1970s. For instance, the oldest participant, Alice, became an owner in the 1930s, whilst Betty, one of the younger participants, did not enter the sector until the 1970s. Their narratives reveal a diverse range of housing experiences and opinions, but these are organised around some common themes. These participants entered the sector in different decades and flowing from this under different economic and policy conditions - as well as with different personal circumstances - as the discussion below will help to tease out. Some became owners in a time when renting (private and public) was as 'normal' a tenure as owner-occupation, and have remained as owners during a period of unprecedented growth of the sector. Others entered the sector when the drive to actively promote the owner-occupied sector as the majority tenure was underway.

Over the time-period when the participants entered owner-occupation, two phases of political enthusiasm for its growth can be identified. In the first phase (pre-1980) owning a home of one's own was regarded as better than renting from someone else. During this first phase, the expansion of owner-occupation took place at the expense of the private rental sector. At the start of the twentieth century, the majority of Scottish households rented a dwelling from a private landlord. In 1914 private landlords owned approximately 90% of the housing stock (Scottish Office, 1999). In 1946 the private rented sector still accounted for over 50% of Edinburgh's housing stock, yet by 1971 only 17% of households in Scotland as a whole lived in

this sector. Today the figure stands at about 7% of the housing stock (MacLennan *et al*, 2000).

The political rationale behind this was rooted in the unpopularity of private renting. Rex and Moore (1967) for instance exposed the private rental sector as a source of exploitation and impoverishment. The shift away from private renting to owner-occupation was supported by legislation and fiscal measures. The positioning of owner occupation as the preferred housing tenure of both the State and the individual, is one that has actively been encouraged by successive Governments: both Labour and Conservative. As figure 3.1 shows, owner-occupation has been variously described in political discourse as: one of the best forms of savings; as a satisfying and beneficial form of ownership; as normal; as a reflection of social advance; as satisfying a ‘deep and natural desire’; and indeed, as ‘a basic and natural desire’.

Figure 3.1: The promotion of owner-occupation



There has also been a 'wealth' of fiscal measures designed to make owner-occupation more favourable. The promotion of owner-occupation as a whole has centred on the introduction of tax relief measures (Ball, 1983). These included measures such as the exception of the sole or main residence from capital gains tax (Forrest and Murie, 1988), and the availability, up until April 2000, of tax relief on mortgage interest (Harriott and Matthews, 1998). These measures represented significant subsidies and are a large part of the explanation of why housing is such an attractive asset in the United Kingdom.

In the second phase of the growth of owner-occupation, that is post-1980, it was presented as being preferable to ownership by the State and as being the best way to live. This expansion, as discussed further in chapter 4, therefore took place at the expense of the social rented sector. In the first phase, policies were designed to promote owner-occupation across the board, with the emphasis in the second phase being to promote owner-occupation to lower income groups. This latter set of policies is discussed further in chapter four with reference to the deregulation of the lending environment and the 'right-to-buy' legislation.

All these changes improved the fiscal advantage of owner-occupation. The overall picture that emerges is one where the options to rent have been restricted (discussed further in chapters four and five) whilst the financial incentives to own, as discussed above, have increased. Multiple periods of house price inflation above the general rate of inflation have also enhanced the financial benefits of home-owning. The Council of Mortgage Lenders mix-adjusted house price figures show that over the 1970s the average price of a house in Scotland increased from £4,500 to £19,100. By 1990 this figure had increased to £51,700 and by 2000 the average house price stood at £73,400. In 2004 the average mix-adjusted price of a dwelling in Scotland is estimated to be £105,129 (ODPM, 2004).

The entry stories of the participants in this chapter took place within the first phase of the growth of owner-occupation. Amongst those who entered the tenure between the 1930s and 1950s, the overall sense that emerges is that owning has simply been a means to access a dwelling, rather than being about accessing a particular tenure. There are a number for whom owning was just what they did,

something that they got used to over their life course. These are people like Alice, Elsa, Karen, Eve, Florence, Helen, Georgina and Ellen. Elsa expresses it like this:

Elsa: It is something that we did automatically. I don't know. We didn't think about it. In our families as it were everyone owned.

[Interview 17]

The access stories of this first group of participants tell us about some of the reasons why people entered owner-occupation prior to the onset of a more explicit Government 'normalisation' of the tenure. Owning was, for them, simply a means to access housing. In doing so, it provides an alternative take on owner-occupation as a housing tenure. It was not a question of owning in preference to, or in opposition to, renting. It was owning 'as a means to an end' in finding a home. Theirs has turned out to be a fortuitous entry to the sector, as influenced by factors such as family background.

The second group of owners in this chapter who entered the sector in the 1960s and 1970s have different entry stories. With the exception of Betty (who married later in life) they were all tenure converters. As such, these stories provide a link with the 'right-to-buy' stories in chapter 4. By looking at the entry dates we can begin to see a cohort influence emerging - as previous renters switch to owner-occupation as it rises in prominence.

The post-war period saw local authority construction at a high level with the dominant objective being to increase the supply of dwellings. In the period 1945-1951, 80% of new build was by local authorities. These participants were taking advantage of the opportunities presented by this provision. Again, it was not so much a case of renting as second best, as about renting seeming the obvious route. Connie [Interview 09], for example, married in the aftermath of World War Two and began her housing pathway as a public renter. By being a public renter she was following the path taken by her parents and her grandparents before her; taking advantage of a post-war drive to expand social renting and choosing this route 'because my husband was just back from the war'. It was, it seems, most normal to rent in these circumstances. Sam also began his housing pathway as a public renter in the aftermath of World War Two. He describes what happened below:

Sam: We came out of the army, both of us. And I worked in London and we actually a friend of a relative from Aberdeen put us up there temporarily. And then I was moved to Newcastle. And social security was just being set up at that time and they arranged council accommodation for the officers that moved there.

[Interview 14]

What is interesting here is that when Connie decided to buy in the 1960s, it was already because she felt her choices as a renter were limited:

Connie: Well, owning my own home has meant that I am able to choose where I live. If you rent, and mind you rented property is much less available than when I was young and it is very different. And if you want to rent council property it is in pretty run down areas.

[Interview 09]

And by the 1970s, Sam was forced to leave the public sector because the council refused to continue housing him due to the level of his salary.

From 1951-1964, the Conservatives were in power. Over this time development by the private rather than the public sector was encouraged. This resulted in a cohort of younger households who entered home ownership in this initial phase of post-war growth in the 1950s and are now ageing homeowners (Forrest and Leather, 1998). Patricia began her adult housing career in the mid 1950s. In contrast to the experiences of Connie and Sam, she talks about the lack of availability of rental housing – both private and public. She describes the difficulties she faced as she sought to establish a home with her husband:

Patricia: You couldn't rent property and if you waited for a council house you would have to wait years. A lot of my friends, my sister and my friends had to stay with relatives. And I seen it didn't work. And we wanted to get married.

The access story of Patricia and her husband illustrates clearly that owning 'happened' to be the door that opened:

Patricia: However we couldnae get a house and his Mum who had bought a room and kitchen in that area knew the landlord so she went to him and she said how much would you want for that old top flat? So she took the two hundred pounds out and we lent it from her.

Despite the fact that there was a lack of alternative options, accessing owner-occupation was still not easy. This related to the lack of availability of finance rather than to stock constraints. Patricia talks of the difficulty in obtaining mortgage finance:

Patricia: We couldnae get a loan for a house in them days, Sinéad. We couldnae get any mortgage. We tried. We tried everywhere. Rented houses and everything. You could hardly get a rented house.

[Interview 34]

Irene talks of similar experiences in trying to get mortgage finance at this time:

Irene: It is a form of ulcer. Nobody would take you on. We had to save up for a house collectively. We couldn't get a mortgage. That is why we went into, one of the reasons why we went to the council. They weren't paying out mortgages unless you were 100% fit.

[Interview 12]

All housing options, it seems, were limited in this period. At the time that Patricia and Irene were seeking mortgage finance, the regulatory lending environment would have looked and operated very differently to that with which we are familiar today. It was not until the early 1980s that the clearing banks were allowed to enter the mortgage market and that building societies became less conservative in their lending policies (BSA, 1984; BSA, 2001).

Throughout the above stories there is little sense that the participants accessed owner-occupation through an active choice to buy, as constituted in today's reasoning. There is no talk of investment, and participants would have had no experience of the boom-bust cycle of the housing market that we are familiar with today. The identification of this particular discourse on accessing owner-occupation is interesting in light of the previously discussed reasons for the promotion of the tenure as a 'natural desire', and also when juxtaposed against current discourses on why we should own.

The stories of these two groups illustrate the reasons for entering owner-occupation at this time. Although all had bought into owner-occupation by age 50, a cohort influence distinguishes the experiences of earlier and later entries by calendar year to owner-occupation. As we shall see, the first group did not make a conscious decision to own; in the context of post-war housing shortages, when public rental housing was limited and mortgages were regulated, owner-occupation was the door that opened for them. As I discuss later in the chapter, it was something that they ‘just did!’ If the public rental door had opened they would probably have gone through that door. What is interesting here is the tenure neutrality of the housing decisions made at this earlier time. Their decisions to become owners could be argued to be happenstance rather than the result of any ideological pressure. The quotes at the outset of the chapter illustrate this. The second group did make a conscious decision: they actively changed tenures to become owners. It could be argued that this group was, by and large, responding to the financial incentives and the ideological messages making owner-occupation the norm. Yet Margaret who bought in the 1960s and Irene, who bought in 1970, are unusual amongst this group of respondents in that they talk of a ‘desire’ to own. Irene bought her home from the council because owning itself was something that she wanted. She describes this as an ambition; a sentiment, which would seem to imply that she regarded owning as something to work towards. She articulates her reasons below:

Irene: Well, there was certain prestige isn’t the word because we didn’t tell anybody. Em, [Pause] I felt. It was just an ambition. My parents owned their house, you know. We weren’t trying to keep up with anybody, but there is a certain standard I had hoped to.

[Interview 12]

These sentiments are similar to that expressed by Margaret who was an owner at 50 but who bought her flat from a private landlord:

Margaret: Well as many people were before the war we were in rented property. And we always aspired to owning property. And plenty of our equals did. But again being on the top flat my parents were afraid of large roof repairs so they kept on renting and then of course the landlord asked us if we would like to buy the property because we had been tenants for so long. And we were given the chance. And of course we called on all possible resources and said 'yes we will buy it'.

[Interview 19]

In contrast, Sam was effectively forced to change tenure when the council refused to re-house him when he relocated with his job. These pre-1980 entries to owner-occupation are the first part of the story of the expansion of this sector (chapter four being the second part).

3.3 The tenacity of owner-occupation

These sixteen respondents have lived through periods when the incentives are to own and the opportunities to do so have widened as the options to rent have shrunk. As the discussion below reveals, it has also been 'normalised' during and within individual life courses; owning became something that participants have 'got used to'. I argue that it is a combination of both these sets of processes that has helped to entrench owner-occupation as the most dominant housing tenure.

Gurney (1999a; 1999b) has described 'home' as a discursive practice normalising ownership, of values of pride, self-esteem and responsibility and of being natural/natural behaviour as the third normalising discourse of home ownership. He talks of how these normalising discourses are evidence of new processes of cultural, linguistic and psychological exclusion for renters. This, he argues, is an important dimension of inequality in Britain. The processes of 'normalisation' thus take place both at the level of society and at the level of the individual. By exploring the stories of why people stay within owner-occupation, we can begin to see how these processes work through, and are enacted by, the lives of individuals.

A key pattern that emerges amongst those who took part in this research is that once people access owner-occupation they stay within it. Karen, an 82-year-old woman, became an owner-occupier upon marriage. Sadly, her husband died leaving

her with two young sons. After his death she chose to move to Edinburgh. When I asked her 'why she bought in Edinburgh' her answer was straightforward - 'Well, I had a house to sell'. As I went on to ask her how she felt about owning her own home and whether it was important to her, she replied:

Karen: I don't know. It [home-ownership] is just something that you get used to.

[Interview 18]

Helen echoes a similar sentiment:

Helen: We started off when we were married and bought our first house. And I feel that once you buy your first house you can sort of take it from there.

[Interview 25]

Eve has a family history of owning. Through her inheritance of her parental home she was able to buy her own marital home outright. When asked if she planned to stay in her current home Eve answered:

Eve: My brain doesn't work like that. You know when you come somewhere, as far as you are concerned, you stay.

[Interview 07]

All of these examples derive from the group of 'early' buyers (that is 1950s or before). Initially for this group owner-occupation was not so much 'normal' as the housing opportunity that became available for them at the outset of their housing 'careers'. Owner-occupation has become normalised within and over the course of their lives. We can see this if we explore the options that the study participants feel they have open to them in the future. None of those interviewed raised the idea that changing tenure was an option in response to the housing difficulties that they were currently experiencing or might experience in the future. As owners tenure 'choice' ceased to be part of the question and other issues (such as moving) emerged. In many ways it is this lack of articulation that is of interest. Where alternative possibilities were raised, this has been framed in quite a narrow way, centring upon residential care and sheltered housing. This, it could be argued, is a reflection of the dominant discourse that prevails in both academic and policy circles. The concept of owning

being the right housing circumstance is never questioned. Given the wider circumstances we would not expect them to do anything else.

The story of Alice is a case in point. Despite the onset of serious health conditions she perceives no other options outside of owner-occupation. Whilst a lack of alternatives is not the same as normalisation, it does point towards owner-occupation as the most pervasive housing option. Alice is experiencing pressure caused by the fact that whilst on the surface she is in an advantageous housing position, with a sizeable saleable asset, this sits at odds with her actual experience. She is part of a group for whom the asset value of their homes is not a key concern. The irony of this is that a lifetime of owning has left her at the top of the housing ladder, but she neither experiences it as the top, nor has the capacity, knowledge or inclination to realise the benefits of this. This story reflects the broader literature. For example, Askham *et al* (1999) found that only a very small number of older homeowners wanted to move out of owner-occupation.

I would argue that for something to be accepted as normal and to remain so resolutely unchallenged, recognisable advantages and benefits must also accompany it. These (often financial) advantages and benefits are reasons why many people stay within owner-occupation. Although due to the pervasiveness of these advantages this is often not explicitly acknowledged.

3.4 The experience of home-ownership over later life

I now turn to the experience of home-ownership for this group of study participants who became owners early on in their housing pathways. This section is about the extent to which the value – that is the way owned homes are valued and used – of owner-occupation works for this ‘successful’ group. This group of people have been owners over periods of major house price inflation. As such, despite the slump in the 1980s this is the group who have realised most wealth from the promotion of owner-occupation.

The effect of tenure on people’s relationship with their homes has been much discussed, particularly since the development of sociological theories on consumption sector cleavages (Holland, 2001). These debates were heated up by

Saunders' (1990) assertion that owner-occupiers, but crucially not council tenants, could achieve ontological security through their home-based life. Saunders (1990) found that owners seemed more likely to identify their house as home, while renters placed greater emphasis on the people around them. Ownership was argued to be a major factor in determining how people feel about their home. Saunders has argued that 'housing tenure is just as significant a variable as social class, and that consumption is every bit as important as production, in shaping social life' (Saunders, 1989:191).

Most interest in the meaning of home now centres on the meaning of tenure. This stresses the differences between those who are, and are not, able to capitalise on the exchange value of their home. Three aspects of exchange rights are identified. These are the capital gain, the right to trade the house, and the ability to borrow against the house (Madigan *et al*, 1990). Home is often perceived as synonymous with home ownership. This conflation of the meaning of home with the meaning of owner-occupation in the minds and experiences of individuals is something that has been discussed by previous authors (see also Madigan *et al*, 1990; Gurney, 1999b).

Broadly speaking, two key sets of 'values' can be attached to owner-occupation. These are the exchange value and the conditions of occupancy, that is the use value. Housing is quite an unusual commodity in that it can possess both of these (Hamnett, 1999). It is the exchange value to residents that distinguishes owner-occupation from other housing tenures. Debate on the meaning of home ownership for older people has been fairly limited. In the following section I focus on the exchange value of owner-occupation. This is particularly relevant in the context of these participants who were homeowners by the time they were 50, and have accumulated exchange value through successive periods of house price inflation. The second key value, the use value, concerns respondents' perceptions of what their current dwelling gives them as a home. This second set of meanings is linked more to the dwelling than to the specifics of the tenure, and will be explored in part two of the thesis.

3.4.1 The role of housing in financial management

When questioned specifically about the benefits of owning in later life a number of those interviewed talked about the positive aspects of having no *direct* housing costs (that is no rent or mortgage costs). Owner-occupation becomes a means whereby wealth and income is redistributed over ones life as low housing outlays cushion the blow of reduced income in later life (Kendig, 1984). It is interesting to note that all the respondents associated ‘owning’ with outright ownership. This may be a reflection of the fact that most of the respondents purchased their homes either outright at the outset or have by now paid off their mortgages:

Sam: Well financially as long as it is a house that doesn’t need a lot of money spent on it maintenance-wise you have *no outlay on rent*.
[Interview 14]

Florence: Oh yes, it is a relief to know that you have *no mortgage*, you know.
[Interview 21]

In the absence of these financial commitments respondents have an increased sense of financial stability:

June: Not having a mortgage to pay. Whatever you get is your own and you can do what you like with it.
[Interview 06]

The importance of owner-occupation’s role in financial management was recognised across both the 1930s-1950s and the 1960s-1970s buyers. It is worth emphasising the importance of this benefit in a society where impoverished old age is a norm.

In addition to recognising the financial benefits of owner-occupation that accrue over their own life courses, the study participants also position the financial benefits of owner-occupation within the wider housing system. In particular, they compare these with rising council rents. This is an important point - the benefits of home ownership being defined by owners themselves in terms of the disadvantages of the social rented sector - and one that I develop through both this and the following two

chapters. It is of course one that reflects the way that owner-occupation has been set up, in policy terms, in opposition to the social rented sector. This has especially been the case post 1980, as discussed further in chapter four. This policy has not been unique to the United Kingdom. Kam (2000), for example, talks about a similar process of ‘pro-ownership and anti-rental’ housing policy in Hong Kong. What is interesting – but perhaps not surprising – is that it is the younger participants (that is those who had turned 50 by 1980) who were more likely than the older participants (that is those who had turned 50 by 1970) to make comparisons (usually negative) with the rental sector. This is illustrated by some of the comments below:

Ellen: Well you just know it is yours. You know that rents won’t go up. You can do what you like with it.

[Interview 13]

Patricia: I would encourage everybody to buy their own home. Because what they pay for the rooms you can buy a house for. I know as many, I know a fellow who is getting a mortgage for less than what he pays in council rent.

[Interview 34]

Patricia’s quote is particularly interesting. Recalling her fortuitous story of access to owner-occupation (they could not get a council house and consequently her mother-in-law lent them a deposit), in other words, entering the sector because she had no other choice, the above quote would seem to suggest that over time her perceptions of the tenures has begun to shift. Owner-occupation, she thinks, should be everybody’s first choice.

There is a sense that owning gives increased options with regard to future housing pathways as Helen’s quote below illustrates:

Helen: Well, [Pause] if I hadn’t have owned my own home, or our own home when my husband died there is no way that I would have been able to move. But I mean we didn’t anticipate him dying that wasn’t why we bought, you know. But I think that when you buy, now we struggled when the children were younger, but you paid your mortgage up first but if you buy you have always got that little something when your mortgage is finished, you know and then you can sell your house and move on. Whereas if you are in rented, I would encourage everybody, all young people to try and buy now.

[Interview 25]

I will argue in part two of the thesis that as the tenure balance has shifted, people's perceptions of what the tenures have to offer has also begun to shift. The way that housing can be used and the options that are available in various tenures are explored in greater detail in relation to the experience of 'biographical events' in chapters six and seven.

The above discussion highlights a very different perspective on owner-occupation to that with which we are familiar today. When respondents were asked about the benefits of owning in later life, the important issues that they flag are the absence of outlay on rent rather than the fact that they have a large financial asset. This supports the findings of Holland (2001). She puts forward the idea that house price inflation was largely unforeseen. People bought so that they would get the benefit of paying off their mortgage rather than paying rent, which did not go to 'paying off' anything.

Amongst this group, owning can also be seen as a burden. Rather than talking about owner-occupation as a financial asset, some participants talk about it as a financial pressure – in particular as a pressure to take financial care. Tim is 88 years old. Having moved up from England to be near the family of his Scottish wife, they went on to buy their home from Tim's employer. Tim now lives alone in this two bedroom terraced house. He discusses the financial pressures of having to pay for the maintenance of his home:

Tim: P: Oh yes I have had to do repairs to the house over time.

I: And how do you find that?

P: Well it is a pull. You only have a small amount in savings. I haven't had a chance to build up like.

[Interview 20]

Margaret talks about the need to be financially careful. When asked about whether there are any disadvantages to owning she says:

Margaret: No I wouldn't say so. Other than very expensive bills. But then it makes you thrifty because you have got to have, if you own property, you have got to look after it and that means having a certain amount of a nest egg so that you can call on it.

[Interview 19]

As renters (which they had both previously been) both these owners would not have had such financial outlays at the time, nor expect to have them in the future. Both of these respondents were home-owners earlier and therefore not subject to the same rhetoric regarding the benefits of owner-occupation as others.

3.4.1.1 Wealth accumulation: resisting the dominant discourse

Owner-occupation is commonly perceived as the best form of wealth accumulation. Hardly a week passes without some newspaper commentary on the rising price of housing and the financial gains to be made from such rapid (in some areas) house price appreciation. A feature of the housing market in Britain today is the belief that home ownership is one of the best, if not *the* best, investment accessible to ordinary people (Doling and Ford, 1991). As part of this commercialisation of housing, there has been considerable interest in the amount of housing wealth that is tied up in the homes of older owner-occupiers (Hancock, 2000). This interest focuses on knowing whether this equity could supplement low-incomes (see also Davey, 1996), or be used to supplement the cost of care in later life (Joseph Rowntree Foundation, 1996).

Hancock (2000) sought to develop a method, based on data from the British Household Panel Survey and applied to households participating in the UK Family Expenditure Survey, to assess the housing wealth of older people. This method was developed with a view to assessing the potential for equity release amongst older people. Hancock estimated that although the highest equity levels are generally to be found amongst the highest income groups, there are considerable proportions of low to middle income older home owners who have substantial amounts of equity tied up in their homes (Hancock, 2000: 574). Alongside this finding it is important however to acknowledge that there is still a substantial proportion of older people who do not own their own homes and therefore have no housing wealth (Gibbs and Oldham, 1993). Half of those aged 80 and over, and 37 percent of those aged 65-79 do not own their own homes (Hancock, 2000). It should be noted that these might, of course, have 'cashed in' already. Hancock (2000) thus argues that the potential to improve the financial position of the poorest pensioners remains limited by the

continuing proportion that do not own their own homes. But the issue is not just whether people have equity in their homes, but also one of whether they would choose to draw upon it. In an earlier analysis of the Family Expenditure Survey data Hancock (1998) had found that there are non-negligible proportions of low income older people who could generate small supplements to their incomes by converting the wealth tied up in their homes into an income stream, but in few cases would this be sufficient to pay for long term residential care.

What is particularly interesting is that within my study, the participants flag not the capital gain, but the low financial outlays in later life as the key benefit of owner-occupation. No real sense of housing as a potential source of accessible wealth emerges from the stories of those that I interviewed. Indeed in a number of instances there is a compelling lack of awareness of the actual value of their homes, despite an awareness, albeit often vague, of the changing market conditions:

Florence: Funny enough I don't know. But I was speaking to a lady. I think that it is worth two hundred and something. No really that is guessing. I don't know. You see we haven't got a garage. No garage you see. But they sell. They do go up.

[Interview 21]

Betty: Em, it must have gone up [house value] because the people upstairs sold for 85 three years ago. And you know how things were snowballed.

[Interview 32]

It follows that if participants did not on the whole buy for financial reasons and if they do not see their home now as a financial asset, that they do not see their owner-occupation careers as a process of investment. Indeed there is some resistance to the idea that their home is a form of investment. This resistance occurs across the different entry dates, and is irrespective of whether participants were lifetime owners or tenure conversion owners. In the quotes below, Elsa and Karen bought straight into owner-occupation in the 1940s and 1950s, whereas Betty did not become an owner until the 1970s:

Elsa: No. I mean we were very pleased to get this and have a substantial sum left over as it were. But that wasn't why we bought the house and not why we bought this flat.

[Interview 17]

Karen: I: Some people consider housing as an investment. Do you ever consider your home in that way?

P: Not really. I suppose it is to a certain extent, but no.

[Interview 18]

Betty: I: And would you consider your housing as an investment?

P: No, it is a home.

[Interview 32]

Sam: I: Some people regard housing as an investment. Have you ever considered your housing in that way?

P: Well I have noticed that each time we have moved that we have made a profit! [Laughter] And the present one is certainly now valued probably around as £120,000. And we paid around £38,000 for it. [Laugh] So it is an investment but I didn't look on it as one.

[Interview 14]

Betty and Helen highlight the way that again the benefit of owner-occupation is defined in terms of the disadvantages of renting:

Betty: Well, both my daughters have got their own flat because they didn't want money going to nothing.

[Interview 32]

Helen: I never really believed in renting, because I felt that if you bought at least you had something behind you, you know.

[Interview 25]

Furthermore, as the discussion that follows shows owner-occupation is not something that is celebrated as an individual gain of wealth for personal use, they do not seek to realise or even celebrate this gain for their own purposes.

3.4.1.2 Using and passing on housing wealth

The massive and rapid expansion of owner-occupation in Britain, coupled with house price inflation, has had important implications for the accumulation of wealth, and its distribution amongst the British population (Forrest and Murie, 1980; Hamnett, 1984; Hamnett *et al*, 1991; Hamnett, 1992; Finch and Hayes, 1994; Hutton, 1998;

Hancock, 2000; Hancock *et al*, 2002). The distribution of housing wealth, and rates of accumulation, is not evenly distributed reflecting the geographical unevenness of house prices and house price inflation (Harmer and Hamnett, 1990; Badcock, 1994). This has led some to argue that the housing divide is the most salient social cleavage in contemporary British society (Balchin, 1990).

We have seen that although many of the participants in this study have been beneficiaries of this financial aspect of home ownership, this is not how they define their current housing situation. They do, however, attach much more importance to the issue of wealth when thinking about the opportunity to 'pass it on' to their family. It is at the point of passing on housing wealth that it is possible to identify issues to do with personal identity and/or a sense of achievement. This, rather than actually having the store of wealth, is in many ways the 'status signifier'. (If this is indeed the case it holds considerable implications for the likely, or otherwise, success of any equity release schemes). In 1981 the Department of the Environment talked of home as a way for parents to accrue wealth for their children. Hancock *et al* (2002) in their review of the literature identified only a handful of UK studies that have attempted to examine the issue of inheritance in any great depth (Finch and Mason, 2000; Edwards *et al*, 2001).

The Financial Services Authority (FSA) in their qualitative study of how people across different age groups plan for their future and their experiences of, and attitudes and behaviour towards financial matters, found that older respondents who had themselves benefited from the receipt of inheritance were keen that their children should enjoy similar benefits (FSA, 2002). Parallels with these findings can be found in my research. Margaret, for example, had previously been the beneficiary of such an inheritance and wishes to return a similar favour to her own nieces and nephews:

Margaret: Oh yes. I am hoping that my two nieces and their families will benefit from this.

I: And is that important to you?

P: Yes

I: Why is that?

P: Because uncle, an uncle of ours they handed on their resources to us and I want to do the same to my nieces. And they are now my executors.

[Interview 19]

Ellen refers to her home as an investment for the future, but clarifies this to state that it is her family that she is thinking about:

Ellen: I: And is that an investment for your future?

P: Well my future. Well just for the family.

[Interview 13]

Florence similarly thinks about her home as an investment for her children. There is also a sense of achievement in that she has got something to leave them:

Florence: I think I think about it as an investment for my children, for my girls, you know. I feel at least I have got something.

[Interview 21]

Irene refers to what she perceives as the 'naturalness' of this process:

Irene: I: Do you think that it is better for you to own your own house at this stage in your life?

P: Oh yes. The last thing that I want to do is to go into a home. The girls will get a third each. Prices have gone up.

I: And that is important to you to leave

P: Well it is natural isn't it?

[Interview 12]

Edwards *et al* (2001) found that those in higher income groups were more likely to favour leaving an inheritance for their grandchildren, whereas those in lower income groups were more likely to favour leaving an inheritance to their children. This is perhaps a reflection of their perceptions of the relative current financial position of their children and grandchildren.

Outwith leaving an inheritance, home is not perceived as something from which wealth and capital can be drawn. Whilst other sources of wealth can be spent it remains untouchable:

Florence: That is what the girls say, 'Mum spend, spend, spend'! What I get I do that. I put something away. But mostly on the holiday because they've got the house. I mean I never got a bean when my Mum died. They didn't have the money. It is different now.

[Interview 21]

Patricia: I: And is it important to you to leave something to your children?

P: Yes, yes I think so. I can spend everything in the bank and leave the house!

[Interview 34]

These views reflect findings of other research. For example, the FSA (2002) study suggests that respondents tend to make a distinction between the wealth accumulated in their house and other investments. The family home was earmarked as inheritance for the children, whereas other assets were seen as belonging to the individual. The lack of enthusiasm for generating income from housing assets was also evident in studies conducted by Diba (1996) and Finch and Mason (2000). Hancock *et al* (2002) also found reluctance on the part of older people to draw on their housing equity, which they suggested might be due to a desire to pass it on to their children. A change in such attitudes could result in increased demand for equity release products, although Hancock (2002) cites a recent study by the Institute of Actuaries (2001), which found no evidence that attitudes are changing. This view of home as something that should be passed along to the next generation, as ones 'legacy', as opposed to a form of usable wealth is also evident in the attitudes of respondents towards equity release schemes.

Equity release refers to the 'obtaining of a capital sum and/or periodic income, either by using the occupier's home as security for a repayable loan, or by disposing of all or part of the equity', whilst the owner remains resident in the dwelling (Leather, 1990: 5). Leather and Terry (2000) identifies six types of commercial equity release schemes available in England and Scotland:

- Mortgage loan with interest payments only;
- Mortgage loan with interest paid by an annuity purchased with the loan;
- Mortgage loan with rolled-up interest;
- Mortgage loan with no interest payments and repayment linked to capital appreciation or some other measure;
- Sale of home for a lump sum and/or an income; and
- Sale of part of home for a lump sum and/or an income.

To date there has been limited take-up of equity release options. In an early piece of work on the subject, Leather and Wheeler (1988) argued that this lack of take-up cannot be interpreted solely in terms of a lack of demand, but also reflects the limited availability of suitable financial products. Mechanisms for such schemes are often perceived as expensive and inflexible (King and Leather, 1995). In addition, whilst exploring the feasibility of equity release schemes for older homeowners in Scotland, Leather and Terry (2000) found that:

Contrary to expectations, respondents' concerns about investing in equity release schemes were linked to reasons other than a burning desire to safeguard an inheritance for future generations. Indeed, their desire to protect and prioritise their own needs seemed to outweigh the need to pass on an inheritance (2000:11).

In light of this work, Wilcox and Burrows (2000) talk about the need to engage in a more specific debate about the appropriate treatment of housing equity, in a context that recognises both the practical and attitudinal constraints on equity release. It is worth raising the possibility that if viable and good value equity release schemes were available that negative views of it would perhaps change (Patricia's story below certainly alludes to this). As it stands amongst those interviewed for this research, a very negative attitude prevails:

Tim: I: Would you ever consider drawing upon some of the capital that is in this house?

P: No. No because what you borrow you have got to pay back. Sometimes at 14%APR. It is not worth it. And if you borrowed, say you borrowed £10,000 on the house. The income tax, that would be in the bank, the income tax would go and take that away because you come up into an income tax whereas I don't pay income tax. Some people want the money there and they forget that they still have to pay it back or people who you borrowed it off they take it off the house and I would rather the money that was on this go to my family to give them a good start in life.

[Interview 20]

The FSA (2002) study found that negative comments about equity release related to a concern to maintain a sense of independence, but more importantly, they related to a fear of indebtedness. The lending and debt experiences of the cohort of participants in this study are likely to differ significantly from the 'debt culture', which is

becoming increasingly prevalent in today's society. Many of the participants will have had no experience of flexible mortgages, or indeed some even of housing debt. Amongst my study participants there was often a lack of awareness of what these schemes were and I often had to offer clarification of the question '*would you consider releasing equity from your home?*'

One of the respondents, Patricia, a member of the younger cohort group who on experiencing increased financial difficulty, did decide to release equity from her home. She describes her concerns as a lack of pension income which meant that they were dipping into dwindling savings:

Patricia: Money was low, Sinéad. And the community tax had gone up so much for a house that size and the ground we had at the back was a quarter of an acre. And a huge double garage. And it got that the money was low. We were down to a couple of thousand. And none of us had pensions from work. Eventually he was a joiner and then he got a taxi, so he only took a wee pension out for himself £80 a month or something, which was nothing. And what we got for the pension we couldn't live on that and we were using savings, so we were getting quite worried.

As a result they initially decided to 'withdraw' money from their home but they were shocked when they realised the financial implications of this move:

Patricia: Two years ago I said 'we will need to think'. And we were going to take money out of the house and we put in for it. Well when you see what they were taking.

I: Yes, tell me about that.

P: Well, we went to that [name of company]. 'Oh yes, no bother, we will give you so many X thousand pounds and you know a few years after that we wouldn't even own the house, they would take it from you. It all went through. We had the lawyer write up the draft and that and the last thing it came in about a year and a half ago. And I looked at it and I couldn't believe it. They said the house was worth a £140,000. And within about eight years or something it was gone, so there was nothing for your family. You were living rent-free but no money. And I said 'oh no we will need to get out of this [husband's name]'. And I didn't think that he would want to sell up because he made the house. He did everything by hand, all pine and everything. And he said 'oh Patricia we will need to think about this'. I said 'aye we will get a small house and live in it'. It was the best thing that we ever did. We got a four in a block and we got an extension at the back, back door going out into the back. We have got money Sinéad and this house we are in is all paid for.

For Patricia and her husband their home became a source of usable wealth, but in the end this was through moving and not through in situ equity withdrawal:

Patricia: I: So in hindsight do you think that you have made the right decision?

P: Very, very, yes, for making your life easier - money wise. I will never need to worry about things again.

This decision to move was solely a response to their financial difficulties:

Patricia: I: When you were 50 would you have imagined that you would have stayed in your previous house?

P: Oh yes. Cause I always said that I would go feet first out. And my sister said 'I thought you wouldn't move'. But they don't realise when your income goes below it is a worry. We didn't have a holiday for a year and a half because I was scared to spend. Scared. You can't get into debt at our age.

[Interview 34]

Through exploring the experiences of this cohort group we can identify changes in the use of accumulated wealth, from intergenerational transfers to paying for care costs. This highlights the fact that the relations of owner-occupation (and indeed tenure more generally) are dynamic, both temporally and spatially. Forrest and Leather (1998) argue that in a post-Keynesian welfare state, many older homeowners will feel pressured to use the wealth tied up in their dwellings to meet welfare needs. In 1988, Roy Griffiths stated that:

... housing wealth represents a considerable resource which people could exploit as they get older; people should plan for their old age during their working life. (Griffiths, 1988)

Griffiths (1988) put forward the idea of older people paying their own way:

Many of the elderly [sic] have higher incomes and levels of savings in real terms than in the past ... There are already a number of interesting schemes for encouraging owner occupiers to use their equity to provide income which can be used to pay for services in retirement.

Following the Griffiths Report, the Government published a programme of community care reform (Department of Health, 1989). Debates about paying for care costs in later life were fuelled again more recently by the publication in Scotland of the Sutherland Report (1999) on long-term care for older people. This report argued that responsibility for provision should be divided between the individual and the State in a way that is both affordable and fair. It argued that the costs of long-term care should be split between living costs, housing costs and personal care. One of the key recommendations arising from this report (and the one that grabbed the headlines) was that personal care should be available after assessment, according to need, and paid for from general taxation: the rest should be subject to co-payment according to means. The need to use housing to pay for care costs is viewed as particularly unfair by older people; in effect it is viewed as a double taxation (FSA, 2002). Studies by Diba (1996) and Finch and Mason (2000) found an acceptance that it might be necessary to use some housing assets to pay for care costs, but there were still concerns that there would be nothing left to leave to their children. Amongst those interviewed for this research such concerns emerged in the 1990 cohort group - that is amongst younger age groups:

June: Yes, yes. It [owning] gives you something to leave your children too. Hopefully. Rather than go into a nursing home. Well I, cause that is what is going to happen next.

[Interview 06]

Sarah, whose story is discussed in further detail in chapter 4, expresses a similar sentiment:

Sarah: Well it is and it isn't. Because I feel that I have worked hard all my life for anything that I have got, you know. And nothing has been handed to me on a plate really, apart from when I retired, when I was made redundant, but I mean I had worked 34 years before that. With not a lot of time off. But I now find that I get annoyed when I read that you have to go into care and then if you have to sell your house I find that it is a shame because as I say most of us have worked very hard for what we have got and I find that that is a shame. I mean if, or when anything happens to me I still have a sister and brother who are older than me and numerous nieces and nephews and I would like to think that they could get a bit from, you know, after I go, I could leave something for them. But if I have to go into care which I don't

know well what happens if they take most of your money away. I mean I wouldn't mind paying so much for care, I mean I never expected anything for nothing but I find it that sticks in your teeth sometime. But I am quite happy.

[Interview 31]

Oldham (1995) and Gibbs and Oldham (1993) have both noted that it is only recently that debates about older people's living standards, and about whether they are deserving of public support, has had a housing dimension. The issues surrounding the use of housing wealth to pay for care is a very difficult one and as the sentiments above illustrate, is becoming increasingly prevalent in the thoughts of older people. The thinking of Sarah and June above certainly cannot surprise us. Society has been set up in a very individualistic manner, in which people have been encouraged to accumulate personal wealth. Home ownership is one of the only exceptions to older people and dependency, so we would expect them to want to hold onto it.

Within this debate we can also see how successful and pervasive the home-ownership ideology has been – and the extent to which it puts people in opposition to each other. In Sarah's comments above she states that 'she has worked hard all her life'. I would argue, however, that so have many social renters - yet they do not have similar benefits. Here, Craig Gurney's (1999a) point about the marginalisation of social renters is apposite; the system as it stands (and is created) does not allow them to make the same kinds of gains as owners.

That said, this asking people to pay for health care by using their housing, could be argued to be a punishment for becoming ill (in other words if you do not become ill, you still have a house to pass on to your children). A key problem is that if owners use housing to pay for care, we may end up with a divide between services that they get, and what services will be offered to renters. Differences in housing will exacerbate inequalities in health. It is an issue that has become entangled within contradictory political messages.

3.5 Conclusion

This chapter has explored the housing experiences of the 16 participants who were home-owners by age 50 and who have remained as home-owners over later life. Their experiences were explored within the context of a housing system that has actively sought to promote owner-occupation as the main and most desirable housing tenure. I was interested in the implications that the drive to 'make tenure matter' and more particularly to make 'owning' dominant, had for those who are long-term owners.

Although this study is not explicitly designed to chart the initial entry into owner-occupation (focusing as it does on housing experience from age 50), within this chapter two sets of buyers emerge. The first bought straight into owner-occupation (usually on marriage) in the 1930s to the 1950s. The second group, although still long-term owners, bought later – in the 1960s and the 1970s. The access stories of both these groups point towards a fortuitous entry to the sector. A sense of tenure neutrality emerges around their housing decisions - there is an absence of actively choosing owning in preference to renting as a housing tenure. Owner-occupation was the housing option that became available to them at this time. The stories of the group of later entrants begin to show the shift towards owner-occupation as the dominant tenure. This discussion is taken up further in the next chapter.

Within this chapter there is a distinction to be made between the way that owner-occupation has been 'normalised' both *over* and *during* an individuals life course. The former refers to the changing policy context, with the latter referring to the process by which individuals made the most of particular policy contexts. This group did not expect a lot from owner-occupation. This contrasts with the stories discussed in the next chapter; a group who expected owner-occupation to deliver a lot but a number of whom have been disappointed.

For this group the current meanings and attractions of owner-occupation - the features that are unique to owner-occupation, especially wealth accumulation - are not upper-most in their minds. Whilst they have benefited from the changes to the owner-occupied sector, they have not adopted the dominant discourses that have been used in the active promotion of the tenure. There is awareness especially

amongst the younger members of this group that housing may have to be used to pay for care costs rather than being left as an inheritance.

As this discussion has illustrated, the story of the rise of owner-occupation is complicated. Within individual stories there is both resistance and acceptance to the discourses surrounding owner-occupation. It can be very difficult (perhaps impossible) to separate individual perceptions and experiences from the wider policy and socio-economic context. But my attempt to work through the complex web of what owner-occupation is and means to participants has helped to shed light on some of the earlier perceptions of owning. In the following chapter I look at the experiences of those who became home-owners later in life to explore another part of the story of the rise of owner-occupation.

The 'Normalisation' of Owner-Occupation: Later Life Entrants and the 'Right-to-Buy'

*It was cheaper to buy than to rent
so that is really why I did it.*

4.1 Introduction

In this chapter I continue to explore the experiences of older people as they move through the (changing) housing system. The focus is on the experiences of the study participants who rented their homes at age 50; but subsequently became homeowners¹. All of these participants bought after the introduction of the 'right-to-buy' under the 1980 Housing Act. Seven of the participants bought through exercising their 'right-to-buy'. An additional participant [Ann – Interview 29] turned down the option to buy under this legislative measure, choosing instead to buy via the private housing market. The narratives of this group of interviews provide insight into the expansion and normalisation of owner-occupation through tenure conversion. This is usually referred to as the sale of council housing, but from the perspective of this thesis it is also about the 'purchase of owner-occupation'. These study participants became homeowners in a policy context when owner-occupation was promoted as the best and most desirable tenure, as it expanded at the expense of the social rental sector. These study participants were part of, or more accurately, found themselves part of, the drive to make owner-occupation the 'dominant' tenure, in a political push towards a nation of home-owners. Between 1981 and 1991 right-

¹ As John bought his council home at age 49 I have decided to include elements of his story into this chapter.

to-buy sales accounted for 46% of the growth of the owner-occupied tenure (Forrest *et al*, 1996).

By looking at the experiences of these later life buyers I am tapping into the experiences of people who might – if this amazing tenure shift had not been put in train – been lifetime social renters. The stories of this older age-cohort thus illuminate the kind of thinking and experiences that drove the transition to a ‘normalised’ and numerically dominant owner-occupied sector. Tenure change, and specifically the change from renting to owning, is described as one of the most important events in the life course of an individual (Clark *et al*, 1994; Dieleman and Everaers, 1994). In the case of the participants who took part in this research, in most instances the decision to buy can be attributed to an awareness of the changing housing policy context – specifically the changing balance of costs and benefits across tenure sectors - but not necessarily to a preference for owning. The members of this group had originally become social renters at a time when it was as ‘normal’ to do so as owning, and most talk positively of their experience. Exploring the experiences of this older cohort, and tracing their changing tenure perceptions, allows us to consider the extent to which the meaning of tenure is a dynamic concept. It illustrates the way that this meaning is constructed: something which Forrest and Murie (1990) argue quantitative surveys cannot do. It demonstrates *how* what is ‘normal’ can shift – in this instance across cohorts - and how particular meanings of tenure have been politically constituted.

4.2 Council house sales – placing stories within the legislative and policy context

In this section I review the development of legislation enabling the expansion of owner-occupation through the sale of council housing. Housing legislation has long offered the option for local authorities to sell their homes to sitting tenants. The Housing, Town Planning, etc, 1919 Act was the first legislation to allow for this possibility. The 1920 Housing Act followed up with a clause that allowed for the purchase of local authority house by instalments. In Edinburgh such sales were actively encouraged by the local council with plans to sell as many of the homes built

under the 1919 Act as possible, either to sitting tenants, or if need be, on the open market. The First Interim Report of the Committee on National Expenditure (the Geddes Committee) strongly recommended a “vigorous policy of sale” for houses erected under the state aided scheme’ (quoted in O’Carroll, 1996: 529). Those who had become tenants under the 1919 Act received repeated circulars from the Corporation offering them the chance to buy their homes, but few took up this offer. This lack of take-up has been attributed to a period of stable rents with an absence of house price inflation (O’Carroll, 1996). In this macro-economic environment owning was not a particularly attractive option compared with renting, and this is reflected in the low level of owner-occupation.

Ultimately, however, it was the local authorities, subject to Ministerial permission, that had the autonomy over whether or not to sell council houses. The granting of such Ministerial permission does seem to have been dependent, to some extent, upon both the temporal context and the political persuasion of the Minister. For example, under section 65 (1) (a) and 74 of the Housing (Scotland) Act, 1950 local authorities had the power, with the consent of the Secretary of State, to sell their houses to private owners. However, for many years after the war consent was not given. This was on the grounds that the greatest need was for rented houses. In December 1951, the then Secretary of State for Scotland (Mr James Stuart), a member of the Conservative administration, announced that he was ‘prepared to consider applications from local authorities for permission to sell council houses’ (Cramond, 1966: 108), but particular conditions were attached to such sales. These were that (a) sales took place at full market value with no conditions attached or (b) that sales took place at 20% below this value provided that the tenant offered the dwelling back to the council if he or she wished to sell within 5 years of acquisition. If the authority did not wish to re-acquire the property, the tenant could sell it in the open market but at a price no higher than he or she paid for it plus the value of any improvements (Department of the Environment Circular 54/70, quoted in Balchin, 1995: 161). Harold Wilson’s Labour government of 1964-1970 was less enthusiastic about such sales (Balchin, 1995): the first duty of a local authority was felt to be to ensure an adequate supply of rented dwellings, and if such a supply did not exist, it was felt to be wrong to sell off rented dwellings (Department of the Environment

Circular 70/74, referenced in Balchin, 1995). In 1968 restrictions were thus placed on the sale of council houses (Forrest and Murie, 1988). With the return of the Conservative government to office in 1970 these restrictions were removed.

One of the study participants, whose story is discussed in chapter three, became a home-owner in this context. Drawing upon her savings, Irene [Interview 12] bought her home from the council in 1970. As discussed above, the council, subject to ministerial discretion had autonomy over whether they agreed to sell the council house to the sitting tenant. Irene briefly describes the process involved:

Irene: Oh it took about a year for them to say yes. They were in no hurry!
[Interview 12]

The key point to be taken from the discussion of Irene's experiences is that in this earlier period local authorities were in no hurry to sell – in the following section I will show how this has all changed.

4.2.1 From discretionary to compulsory sales

Since 1979 the sale of public housing through what has become known as the 'right-to-buy' has been a central feature of Government housing policy. In 1980 the implementation of the Tenants Rights, etc (Scotland) Act, 1980 and the Housing Act, 1980 gave large numbers of tenants of local authorities, new towns and those housing associations not registered as charities, a statutory right to buy their homes (Forrest and Murie, 1988). The enactment of this legislation marked the onset of what I have identified as the second phase of the growth of owner-occupation. Whilst the sale of council houses to sitting tenants was not new, the statutory right to buy and the provision of financial incentives to do so, was. Under the terms of these Acts, public sector tenants were given the right to purchase their homes at a discount relating to the total length of time they had been tenants, plus the right to a mortgage from their local authority landlord. Discounts of 33% were offered to tenants of three years standing, rising up to 50% to those of 20 or more years standing. Council mortgages of 100% were made available. If the property were resold within five years, the capital gain would be shared between the owner and the local authority

(Balchin, 1995). The Act also allowed tenants to take a two-year option to buy their homes at a fixed price on payment of a £100 deposit. To counter the possibility that a council might delay or impede a sale, the Secretary of State had the right to intervene and complete the sale under Section 23 of the Act (Balchin, 1995).

Subsequent legislation has served to extend the ‘right-to-buy’, as summarised in Table 4.1 below:

Table 4.1: Extensions to the ‘right-to-buy’ legislation in Scotland

Legislation	Key components
Tenants Rights etc. (Scotland) Amendment Act, 1984	Increased the maximum discount by 1% per year for tenants of between 20 and 30 years’ standing, up to a maximum of 60%, and reduced the eligibility period of tenure from three to two years.
Housing (Scotland) Act, 1986	Increased discount entitlements for sitting tenants (reaching 60% for houses and 70% for flats). The higher discounts and increased incentives for tenants of flats was due to a concern about the limited number of flats that had been sold off.
Housing (Scotland) Act, 1987	Consolidated previous legislation
Housing (Scotland) Act, 2001	Tenant must have a 5-year record of continuous occupation. Made changes to the types of housing that are exempt from the ‘right-to-buy’. Further changes were made to the discounts. Discounts to start at 20% and rise by 1% to 35%, subject to a maximum of £15,000.

Taken together the effects of these changes to the housing system in the 1980s (and subsequently) have been described as a ‘tenorial revolution’ (Daunton, 1987).

Over the course of time the incentives for council tenants to buy their home from the local authorities have increased. Simultaneously the incentives to remain as a tenant have diminished as a result of factors such as rising rents in the social housing sector. In light of this legislative context we would expect people to buy their socially rented homes, and this chapter is about those who did. In the following section I explore the extent of this take-up. This policy context (what I refer to in chapter three as the second phase in the expansion of owner-occupation) provided the framework within which a number of the participants entered the owner-occupied sector.

Table 4.2: Tenure conversion dates

Interview number	Name	Date of tenure conversion
02	Louise	1980-1985
15	John	1986
29	Ann ²	1986
23	Janet	1988
27	Deborah	1988
31	Sarah	1988
10	Kate	1991
26	William	1999
33	Elizabeth	1999

As this table shows, amongst the study participants early take-up of the ‘right-to-buy’ was fairly limited. Five of the ‘right-to-buy’ decisions– those of Janet, Kate, Sarah, William and Elizabeth - took place after 1988. Three of these were in

² Both Ann and Deborah bought privately; Ann having turned down an option to buy under the ‘right-to-buy’ legislation in 1984, and Deborah having moved back to Edinburgh from overseas.

the late 1980s and early 1990s. The other two took place in the late 1990s. Of the earlier moves a more diverse picture emerges. In addition to those who bought under the 'right-to-buy' legislation, another means by which people left the rental sector and bought at this time was by purchasing housing that was tied to their work. Louise [Interview 02] bought her home in this way. When talking about her decision to buy her house, Louise mentioned that she bought at 'the time when they were doing the same with the council houses', and she did so because 'it was a good opportunity'. It would appear that Louise's decision to buy was influenced by changes taking place in the wider housing context. I would suggest that it was not just that the financial incentive to buy was progressively enhanced, but also that the ideological pressure was mounting. Home-owning became not just about what you could get and what you could afford, it was increasingly becoming about who you are.

These take-up dates reflect what was going on in the wider housing policy context. The extent of take-up varies between England/Wales and Scotland. Scotland has always been one of the low sales areas. The implementation of the 1986 Housing (Scotland) Act led to renewed sales with a further peak in 1989 due to the uncertainty over the status of landlords and tenancy arrangements (More, 1995). Foulis (1985) investigated the contrasting rates of 'right-to-buy' take-up in England and Scotland. More recently, Pawson and Watkins (1998) identify a number of factors that underlie these contrasts. Economic recessions have impacted differently upon both England and Scotland. The recession of the early 1980s was particularly severe in Scotland and may have depressed sales at the time. Whereas the less marked downturn in sales in Scotland since 1990 is possibly a consequence of the fact that the most recent economic recession was less severe in Scotland than in England. Another, and perhaps more influential factor, was the increase in discounts on flats introduced in 1986 (as Scotland's public sector housing stock contains a much higher proportion of flats than is the case in England). The withdrawal of housing subsidy from local authorities, with the resultant increase in council rents above the rate of inflation has meant that the rate of sale of council dwellings has been maintained at a relatively high level throughout the 1990s in both England and Scotland. Since the end of the 1980s the annual volume of original 'right-to-buy' sales has been in decline in both England and Scotland (Wilcox, 1996; Scottish Office, 1996). By 1995, following a

rise in sales in the late 1980s, around one-third of Scotland's public sector housing stock (300,000 as at 1980) had been sold to sitting tenants under the 'right-to-buy' (Pawson and Watkins, 1998). Between 1980 and 1998, sales under 'right-to-buy' averaged about 20,000 per annum in Scotland (357, 000 for this period). This is roughly equal to the number of the number of new homes built each year by the construction industry (MacLennan *et al*, 2000). Since 1980, just under half of the growth in home-ownership in Scotland can be accounted for by 'right-to-buy' sales (MacLennan *et al*, 2000), with about 35% of the social housing stock being sold off in this way.

Through the narratives of the study participants we can see how the politics of housing as part of a wider economic agenda of privatisation have interacted with the everyday lives and experiences of individuals and households. It is also relevant to think about when these moves took place in the context of the individual lifecycle and how this lifecycle dimension in turn connects to the wider context. Five of the study participants were aged between 78-82 years at the time of the interview (02, 10, 12, 23, 29). This means that they would have been aged 55-60 in 1980 when the legislative framework concerning the sale of council dwellings changed from being discretionary to compulsory (on the part of the landlord!). These study participants have very different stories. The remaining four were John, aged 65 and Sarah, aged 75 years both of whom would have been aged 42-52 in 1980. And at the other end of the (age) scale there is William (aged 89) and Elizabeth (aged 83) - both of who were encouraged to buy by their children. In the case of Elizabeth and William it was their children who 'spotted' the deal. Elizabeth [Interview 33] did not have the money to buy herself but as shown below she decided to let her daughters buy her home. This was with some concern for her future, as illustrated in the following quote:

Elizabeth: P: It is the council but she has bought it. One of my daughters has bought it. So I can live there but if anything happens to me it is hers.

I: And what made you decide to do that?

P: Well my daughter wanted to buy it so I thought well, if I am gone she may as well have the house. And she bought it and my other daughter got one third, I don't know what.

I: And you can still live there?

P: Oh yes it is in my name. Ah ha. Then they will get it.

I: And had you ever thought about buying it yourself earlier?

P: No, I never had the money.

[...]

I: And are you happy about that?

P: Oh yes. They can't. See my sister, she bought her house in England and the son bought it and threw her out.

I: Oh my goodness.

P: But I have got a claw [sic] in it that they can't put me out.

[Interview 33]

Members of the oldest cohort (those who had already turned 50 by 1970) were less likely to buy. Of those members of the older cohort who did buy, Irene bought earlier (i.e. pre-1980) and the other two – William and Elizabeth - bought at the instigation of their children. Members of this older age-cohort seem to have interacted differently with the policy context at this earlier time. We can see the significance of the interaction between the policy context and the point in individual lives. The experiences of members of this older cohort who did not buy are discussed further in the following chapter.

The changes in the tenure structure towards owner-occupation have been supported by changes in the regulatory lending environment. In chapter three we saw long-term owners Patricia and Irene talk about their initial difficulties in accessing mortgage finance at this earlier time. The renewed entry of the clearing banks into the mortgage market took place in 1981-1982 (Ball, 1986). The building society movement argued for the expansion and deregulation of financial markets in a series of reports from 1979 onwards (Stow Report, 1979, BSA, 1984). Building societies have been described as being at the 'forefront of the propaganda machine exhorting the benefits of the current form of owner-occupation' (Ball, 1983: 295). The 1984 Green Paper 'Building Societies: A New Framework', gave building societies virtually all the changes that they wanted, paving the way for a less prescriptive

regulatory regime. The subsequent 1986 Building Societies Act gave the societies a completely new legal framework for the first time since the initial comprehensive building society legislation in 1874. This Act has been subsequently amended on numerous occasions, and was substantially revised by the Building Societies Act, 1997 and under the Financial Services and Markets Act 2000 (BSA, 2001). A more competitive mortgage market has resulted with building societies having to fight to maintain their share of the market. As a result the societies have become less conservative in their lending (Doling and Ford, 1991). The expansion in the availability of mortgage finance during the 1980s contributed to increased demand for housing (Harriott and Matthews, 1998) and fuelled the increase in house prices (Holmans, 1990).

4.3 Deciding to change tenure

There has been much debate in the literature as to why a household would choose one tenure over another. This literature has a number of components. There are those (often writing from within the field of the sociology of consumption) who, pointing to attitudinal surveys, argue that home-owning is the natural, preferred stance of the individual (for example, see Saunders, 1990). On the other hand there are those, such as Merrett, who argue that ‘the existing literature on tenure preferences is marred by an excess of unstructured empiricism or ideological rubbish’ (Merrett, 1982: 56). Surveys on tenure preference are said to be of little use in understanding the reality of housing motivations and aspirations, and the means by which these preferences are constructed and articulated (Forrest and Murie, 1990; Gurney, 1999b). Surveys show how people rationalise their decisions. They do not tease out the mix of influences – for example, financial, political or social - that nudge people in one direction or another. Debates about ‘tenure preference’, and more particularly about why people become home-owners, tend to be framed in terms of a push-pull model of tenure choice – ‘coerced demand’. In this model people are invariably ‘pushed’ from social renting and ‘pulled’ or induced towards owner-occupation. Whilst this may indeed be the case in some instances it does not explain what it is that pushes people from social renting and how it is that they are

‘pulled’ to owner-occupation. Framing the discussion in this way does not really help us to understand the complexity of housing motivations and aspirations as the simplistic (and all too appealing) nature of this representation clouds the reality of how individuals construct and articulate these preferences. As Forrest and Murie state:

An explanation of tenure choices and preferences need not be forced into an ideological strait-jacket or be one which imposes a simple polarised, mutually reinforcing negative, positive view of tenure (Forrest and Murie, 1990: 633).

The following section draws upon the narratives of the study participants to explore the reasons why they chose to leave the social rented sector and become owner-occupiers.

4.3.1 Happy with social renting but aware of the changing housing tenure context

The tenure preference discussion above implies that some people become owners as a result of dissatisfaction with State modes of housing provision - the ‘push’ from the social rented sector. The discussion below reveals a different picture. It shows people who have been local authority renters over a long-term period and who, by and large, have been well housed and happy within this sector. But their dialogue reveals a wider awareness (gained through both their own experience and the experience of those around them) of the changing (declining) environment of the social housing sector. It is within these shifting policy boundaries that a whole range of different housing decisions are made which have the common result of a tenure conversion. The policy climate across one particular time frame thus exerts its ‘cohort effect’ on the lives of the study participants.

At age 50, a time when they were still social renters, the participants talked positively about their housing circumstances. Some of these discussions relate to the dwelling rather than to the tenure:

Janet: Yes. As I was saying it was quite a central situation. We were near the shops and there was a bus stop near hand for getting up the town if you were needing anything you could walk, you didn't have to get buses or that, you know.

[Interview 23]

Ann: Oh aye I loved my house. I had a lovely kitchen. It was a lovely house. I loved it.

[Interview 29]

Ann, and her family, had been long-term occupants of their previous council home. They appeared very settled in this home and made considerable changes to it at their own cost:

Ann: We had put in a new fitted kitchen and everything. We spent a lot of money on the kitchen but that was all it needed done.

[Interview 29]

Renting, as a mode of housing provision, was also talked about in a positive way. This was especially with regard to the provision of repairs and services:

Kate: You got everything done for you. It was handy when you'd family.

[Interview 10]

Ann, too talks about the benefits of renting:

Ann: No, well right enough if you have not got much money coming in and you are in a rented house if anything happens then you get everything done for you, know what I mean? I have to pay for any jobs that I want done anyway [as an owner]. You have got to pay for all your repairs and that. I mean a lot of people are able to do the wee jobs for themselves, you know, in the house.

[Interview 29]

With 'owning' not being viewed as particularly significant:

Kate: And the social security all known. They know everything. They know all my details, it makes no difference to me at all. I mean they have been very good to me. It is all I have known. I have never had a wage since I was 29. I was on social security all the time and they have been very good to me.

[Interview 10]

Similarly Janet makes little distinction between her experiences as a social renter and as an owner:

Janet: I: And was it different for you after you bought the house compared to when you were a renter?

P: No, I think we just got along.

[Interview 23]

The overall impression conveyed by these participants is that they were happy with their housing circumstances at age 50, and that their housing needs were being met. These findings concur with those of Kerr (1988) and Forrest and Murie (1990) who both disputed the argument that people buy due to dissatisfaction with the State mode of housing provision. Within the changing housing policy context, to continue renting from the council began to make less (economic) sense and began to hold less opportunities and flexibility. Ultimately, to become an owner was the obvious 'choice', or perhaps even the only choice.

4.3.2 Responding to a changing policy context - the move to owner-occupation

The following discussion focuses on how Ann, Janet and Kate responded to the changing housing policy environment. It illustrates how two factors contributed to their decision to *leave the social rental sector*. It is important to note that the emphasis is on the decision to leave the social rented sector, rather than to enter owner-occupation. These were an awareness of the 'retraction' of the social rental sector combined with an awareness of the increasing incentives being offered to them to become owners. They were effectively being sucked into owner-occupation.

4.3.2.1 Only way out was to buy

For Ann there is a sense that moving out of the council sector would give her increased housing choice in terms of the type of neighbourhood that she lived in. Ann had been happy in her previous local authority home to that extent that she and

her husband invested financially in it in the form of a fitted kitchen. However, she experienced considerable problems with her neighbours. Her response to this, as illustrated below was to move out of the council sector and to buy on the private housing market. She talks about what she perceives to be the 'declining' standards of the social sector, specifically about the problems that she has experienced:

Ann: I: Can you recall how you felt living there at that time? Did you enjoy living there?

P: Yes I really did until about a few years later. Well we had been there quite a while I had all good neighbours and then all of a sudden I got drug addicts. We had retired before that and we just couldn't take anymore. It was the people that they were putting in. I mean you just couldn't take anymore.

It was because of this that they gave little consideration to the option to buy this home from the council. The following quote directly connects her decision not to buy her council home to her desire to move to a 'better' neighbourhood:

Ann: We considered and well I mean I don't think that I would have liked to be there now. Apart from when I am down shopping and that. But I was there for twenty years so I mean I never regret it. I had good neighbours but then you get these odd ones and [growls!]. And when you are getting older you are not wanting that.

She also links this decision not to buy to a consideration of future circumstances:

Ann: Well, I got the chance to buy my house but well I thought if I am getting older. I mean it was a top flat with all the stairs. I wouldn't have been able for that. I mean I am 80 now. And I quit my job at 62, you know what I mean. I was thinking all these things, you know.

Instead they chose to buy on the private housing market. To become an owner in this way had its own implications. In Ann's case the major implication has been that they are still paying a mortgage:

Ann: **P:** Well I just managed to buy a house, you know. We all put our money together and the four of us. We hadn't enough to buy the house and we are still paying the mortgage. One day I was out and I just had enough and I just went and looked at flats. It is a wee terraced house that we have got now. And I didn't tell my husband or my boys that I had been looking. I just went and had a look and well they weren't very keen to begin with but we all

put, I had retired at that time and we had a wee bit of money and we all put it together and we got the house and we never regretted it. It is a lovely area.

I: How long ago was that?

P: That would be about 16 year ago [1986]. We have not regretted moving. Because all of our neighbours and that they are all away as well. They have all gone.

This decision to change tenure was not one that was eagerly embraced by all the family and she talks about having to convince her sons to buy:

Ann: The boys. They weren't very pleased. We got them talked around. My husband said if that is what you want. If that will make you happy. And I never regretted it.

[Interview 29]

Ann's story and experience point towards a process of residualisation and selective shrinkage of the sector. She was very happy in this dwelling for many years but felt that the sector no longer offered her the choices that it used to. Forrest and Murie (1983, 1984, 1986, 1988) have been particularly prolific in investigating the socio-tenurial consequences of privatising the housing stock. They talk about the residualisation of the council housing sector and of its privatisation as the 'vanguard of attempts to restructure social and economic relations' (Forrest and Murie, 1986:46). Ann's story illustrates how this plays out in individual lives. In chapter three I also discussed the housing pathway of Sam who was forced out of the sector by the local authority as his income was too high.

Janet [Interview 23] too seemed to feel that moving out of the social sector would increase her future housing choice, especially with regard to residential mobility:

Janet: No, no. We were happy that we had bought it.

She goes on to state that:

Janet: Looking to the future well we thought that we had something to sell, if we wanted to move. And then that came about.

In a context where social sector housing was becoming increasingly residualised she saw owning as providing her with increased housing security even though she had

lived in her previous council home for 16 years. (This speaks volumes for perceptions of the wider public housing context!) Interestingly, when I asked her about why she decided to buy, I was constructing ‘offer’ in terms of the financial implications but she understood it in different terms:

Janet: I: Can I just recap if you don’t mind for a second? We talked about [inaudible] and then you decided to buy from the council. Em, mainly because you thought that it was a *good offer*?

P: Yes, security for us.

In spite of her own experience, she conceives of renting as somehow flighty and unstable:

Janet: P: Well, I just feel that you are more settled [as an owner]. You know what you have. If you are in rented property, I think that you might want to move around more you know.

I: What would you say the benefits of owning are?

P: Well, knowing what you have and have not!

[Interview 23]

Ron [Interview 30] (whose experiences are discussed further in the next chapter on social renters) previously rented from the council but is now a tenant of an ex-serviceman’s association. His narrative also alludes towards the residualisation of social sector housing. As is the case with Janet his view of social housing sits at odds with his own personal experience, but is informed by stories that he has heard via the media:

Ron: P: I say that well as far as renting is concerned and getting things done for you it [housing association] is favourable. I would never go back to a Corporation house.

I: You wouldn’t?

P: No.

I: And why is that?

P: The rents are terrible for some people. And I mean I heard even comments on the wireless, ken³ talk shows, people are having to wait months before they can even get a window sorted or a door sorted. But I have never got a problem. Mine gets done right away.

[Interview 30]

³ Scots for ‘you know’...

In Kate's story the influence on her housing pathway of some of the wider changes taking place in the housing system comes through. Kate, aged 78, lives with her son in a 2-bedroom flat in Edinburgh (in a high value area). She herself has always rented and has been very happy within this tenure. Her awareness of the changing social rental housing environment (the increasing rents) and her doubts about its future ability to accommodate her son, led to concerns not for her own, but for her son's housing future:

Kate: It was as things got more expensive and I was thinking about my son 'cause if he was left on his own it would revert back to a new tenant and it was going to be more difficult for him to find a place. The rent was going to be more expensive for him because he only paid a share; the social security paid mine you see. So he went out one day and came in and said 'we are buying'. The share it is our own.

This decision to buy was informed by wider experience of what has happened to a friend in a similar situation.

Kate: I have a friend that was in the same position as myself and when her mother died. Well her mother went into hospital she went up to get the house. But as she was in so long they changed it to her name. But they put her back. She thought that she would just carry on. But no they put her back on as a new tenant. So you would have been the same as myself but she had to start from the beginning. She wasn't allowed to buy at the cheap rate. She wasn't wanting to buy anyway.

This discussion illustrates the different 'exchange values' that are associated with social renting and owner-occupation. Whilst Kate has 'invested' in her tenancy, unlike owner-occupiers she will not get any additional financial benefits from this. Whilst owners, as we have seen in the previous chapter, value the ability to pass on an inheritance to their children and family, this is something that is denied to social renters who cannot pass on the 'credit' of their tenancy. Significantly she states that if her son had not been living with her she would not have bought and would have been happy to stay with the council, in a smaller house, as this is what her mother and father did:

Kate: I wouldn't have bought it. I would have gone for a smaller house. [...] Oh yes, I would have stayed with the council. I have been with the council. My Mum and Dad were with the council.

Her (their) ability to buy rested solely on the fact that her son lived with her:

Kate: P: And we did it through a bank. So it is the banks house until we finish paying it. Well, until he finishes paying it.

I: It was in your son's name, was it the mortgage?

P: It is in both our names. It is in both our names meantime. Later on I may get it changed to his name. But in the meantime it is in both our names.

I: It was on his income that they lent the money?

P: Well, it was put on his name.

Her awareness of this wider context and the diminishing attractiveness of renting existed alongside the major financial incentives to buy:

Kate: But when my son got the chance to buy mine at £10,500 that was after it had been rewired we weren't going to turn it down.

It is in light of these circumstances that she is happy with their decision to buy:

Kate: But I mean up to now I think it has been the best move we have made. Cause he has got security.

[Interview 10]

As a result of buying their homes, participants were now in possession of a quite considerable financial asset, which they could leave to their children, if that was what they desired. With the exception of Ann (who is still paying a mortgage) these were sentiments expressed by all of the participants. Janet [Interview 23] describes her home as 'something to leave the family once we're away'. The inheritance discourse is one that prevails amongst both longer-term owners (such as those in chapter three), and the more recent arrivals to the tenure discussed in this chapter.

Taken together the stories of Ann, Janet and Kate show the various ways that the changing tenure structure (the residualisation of social sector housing and the promotion of owner-occupation) plays out within individual lives. Chronologically Ann's tenure change took place first – when she experienced problems with her neighbours owner-occupation was her way out of the problem. I would suggest that this was an early sign of decreasing choice within the public sector. Janet's move to the owner-occupied sector is perhaps indicative of the declining public health role of

public sector housing. Finally, Kate's 1990s tenure shift – made to secure her son's housing future and housing wealth – bring us up to date to the current housing for wealth ethos.

The impression conveyed by the participants is one of a contracting public housing sector that no longer offers them the same degree of housing choice as when they first entered it, whilst owning offered increased choice (Kerr, 1988). In light of this perception, the emergence on the housing scene of incentives to buy would seem like an offer too good to miss. The above stories show not only how such changes impact on, and interact with, peoples' individual life paths, but also how they shape or pattern housing outcomes across particular age cohorts.

4.3.3 Financial incentives to buy

The other side of the coin to the residualisation of the public sector are the financial incentives offered to people to buy their council homes. More (1995) in her analysis of the 1991 Scottish House Condition Survey found that the financial benefits associated with the 'right-to-buy' are likely to be the most important motive for purchase, and this is borne out in the interview experiences. People weighed up the financial costs and benefits on three counts. Firstly, the increased cost of public renting. The pattern of rising rents has a long history. In the social housing sector the move towards market rents took place at the same time as discounts were offered (refer to chapter 5). Secondly, the financial incentives offered for buying. The third reason is the absence of housing costs in later life - which is itself related to the initial low purchase price. The table below shows how these dimensions influenced the decisions of some of the participants to leave the social rented sector.

Table 4.3: Financial dimensions of the decision to buy

<p style="text-align: center;">The increased cost of public renting...</p>
<p>When I was in the council <u>it was cheaper to buy than to rent</u> so that is really why I did it. Against my better judgement because I don't think that you should sell council houses. But, cause you only sell the good ones. [John - Interview 15]</p> <p>Well, you know because I was still working and I was paying the big rent, a full rent. You know some people get a discount but because I was working I had to pay a full rent. And I thought gosh, it had been said before by my mother we could have bought this house over and over again by what we have paid, you know. And unfortunately my brother died and I was left some money and I thought, well I put it in the bank and I thought well why not just buy the house. So I did. [Sarah - Interview 31]</p>
<p style="text-align: center;">And the financial incentives offered to buy...</p>
<p>I bought it from them. It was totally against my grain but that is another story. [...] Because I bought it for a song. Bought it for something like £8,500. [John - Interview 15]</p> <p>Well, the council were offering the houses at a good price. So we decided. I had been working as a school secretary. And the best thing that I ever did was to save money through the TSB so I had the money in the bank. Of course I couldn't have done it if my husband hadn't provided me with enough money. Em, so I just cashed that in and bought the house outright. [Janet - Interview 23]</p> <p>Oh aye. I got a bargain. My son said you should do that, you know. [William - Interview 26]</p>
<p style="text-align: center;">Absence of housing costs in later life...</p>
<p>I thought that well I'll buy it and then I don't have anything to think about, about paying a rent or paying a mortgage. [Sarah - Interview 31]</p>

I think that it is a good investment, buying. That is if you are fortunate enough to have the money like, to do it. But once it is paid well you are sitting free of rent. So you are saving so many thousands a year.

[William - Interview 26]

I: Yes, what attracted you to owning your own house?

P: Having my own place and not having to pay the rent every month.

[Louise - Interview 02]

This third dimension concerning the absence of housing costs in later life bears striking similarities to the sentiments of the longer-term owners in chapter three. In a similar vein to the stories of the owners in chapter three, whilst there is a general awareness of the wealth accumulation potential of owner-occupation, this is not a discourse of housing that they have embraced. When Sarah was asked whether she considered her home as an investment she stated that:

Sarah: Well I didn't to begin with but when I was moving my friend said it is one of the biggest things that you do and it is a good investment, you know. But I haven't really thought any more about it.

[Interview 31]

In these stories we can see the interplay between policy and individual lives. Whilst in some instances there is a desire to own, overwhelmingly what emerges is the shifting of the contextual boundaries within which people negotiate their housing pathways. We can see through the experiences of these participants the context with which they were presented and the reasons for their decisions. These owners are challenging the dominant discourse of owner-occupation. These participants bought not so much into the dream of owner-occupation but into the practical, financial reality of it. Their decisions centre more upon leaving the social rented sector than on entering the owner-occupied sector. The key point is that those who bought at older ages in the 1980s and 1990s did not have a burning ambition to own and enjoyed what renting had been. It was the changes in what renting had been and the establishment of a particular kind of owner-occupation that shaped their housing pathways in cohort specific ways.

4.4 The implications of owning

In the above discussion I have explored the various reasons why people bought. As time has passed and dwellings have been sold on the impact of such sales is being felt more widely, and in particular on the operation of the private housing market. Studies such as those by Forrest and Murie (1990), Scottish Homes (1996), Williams and Twine (1994) have considered the impact of resales in specific areas. Studies have also begun to consider the longer-term effects. Williams and Twine (1992) studied the impact of the resale of social housing on access to and choice in the owner-occupied market in Scotland (an issue also addressed by Pawson and Watkins in their 1998 study, although on a wider basis). Forrest *et al* (1996) consider the role of former council homes in the English housing market. The price relationship between former council homes and other properties in the market was found to be contingent upon patterns of regional and local demand, and the general state of the housing market. They went on to argue that a recovery in the housing market, combined with the demographic characteristics of the sitting tenant purchasers is likely to result in a greater number of homes coming up for resale in the future. Pawson and Watkins (1998) take forward this research in their analysis of the role and position of 'right-to-buy' resales in the private housing market. Drawing on national survey data of resale purchasers and vendors in Scotland, they ask what is the role of former public sector housing in providing increased access and choice in the housing market? And where do former public sector homes fit into the price structure of the housing market? They found that the emergence of a market in former public sector homes has widened access to home-ownership, though it has been more important in increasing choice for existing owners and first-time buyers who would, in any case, have been able to buy their own home.

In contrast to the above studies, which have explored the wider implications, in this section I explore some of the consequences of the decision to buy for participants' housing experience over later life. By taking this approach housing experiences in later life are positioned as part of longer-term and wider processes. Such a focus sheds light on the 'practice of owning' for those who are more recent arrivals to the tenure. Most of these participants became home-owners as a direct

result of the Government drive to promote the tenure. The means by which they accessed this tenure differ from those discussed in chapter three. It could be argued that as a consequence of the tenurial politics of owner-occupation, they entered this sector with standards of expectation. At the very least, owner-occupation was supposed to be better than public renting. And yet it has not always been so clear cut. In the following sections I consider some of the concerns that the study participants have regarding their owner-occupied homes. These are the kinds of experiences of owner-occupation that are often ignored within the dominant political discourse surrounding the tenure.

4.4.1 Concerns about finances

Three of the participants expressed concerns about financial matters that are a direct result of their decision to buy their homes. In two of these cases these concerns relate to the cost of repairs. In the third instance the participant bought privately, and as a result is still paying back the mortgage. Significantly, it is the two participants who bought recently at the instigation of their children who express these concerns.

‘Right-to-buy’ is one of the factors that lead to an increase in the number of very old home-owners experiencing poor conditions (Forrest and Leather, 1998). William bought his council flat at age 86 (3 years ago). He has recently redecorated it. Since then he has had to pay a number of substantial repair bills, which have caused him some concern:

William: I: Are you glad that you bought it?

P: Oh aye. Well I have no rent to pay or owt like that you see. It is my own property. I only had a big bill. They reslated the roof 15 year ago there. And last year there was a bill £860. And I paid. But just about 6 months ago, well less than that I got a letter from the council, ‘you’ve not paid your em, contribution’. My son came down and I showed it to him and he said ‘oh I’ll get that sorted out, certainly you have paid it’. Direct banking. I was getting worried because I knew that I had paid it. So my son two days later said it is all right, I have got it settled, they are going to send you an apology. So I get a letter, stamped paid. Now that is nearly two years ago since I paid it and that was 6 months ago. I mean I was worried stiff like.

I: And did you have to pay for that out of your own money?

P: My own money it is. Then just the time of the gales I see the scaffolding going up and I got a letter saying ‘you’ve got to pay your share’, from the

council for reslating it, now I am waiting to get that bill in. Touch wood that I have got the money to pay it. But that is not the point. Of course, I am not insured for that.

[Interview 26]

In the case of Elizabeth [Interview 33] her daughters bought the house but she still lives in it. Nevertheless she is left to cover the cost of repairs:

Elizabeth: I: And has anything changed? Can you still get help from the council?

P: No, no, you have to pay for it. Aye, I pay for everything. Now she should be paying for it, not me.

[Interruption]

I: And does that worry you?

P: No, no. I can do it. Once you have a roof over your head.

I: Do you miss not being able to ring the council for repairs?

P: Oh yes. I miss that because I have to phone up the gas and everybody. I got through eventually, you know. But you must have all the papers whereas before you got it all done for you. But now I know what to do. I keep the papers and all the receipts in one place where you can get them.

[Interview 33]

The fact that these participants are experiencing financial concerns as a result of buying their previously publicly rented homes is ironic given that it was financial incentives that would have initially induced them to buy. Owner-occupation in their experiences is not all about capital gain.

4.4.2 Less choice?

In addition to financial concerns owner-occupation has not always given the participants the flexibility that they might want. For Kate [Interview 10] buying seems to have reduced her options to move to a more enabling home. In her words 'they would need to win the lottery' to move again. Unfortunately, there are features about her current home that are disabling. For example, there are steps up to the garden at the back, which she cannot negotiate. She has however found ways to cope and instead hangs her washing on the veranda, and the neighbours hang out the big things for her. The council will not put a ramp in because she is not in a wheel chair all the time. This is a serious situation as it results in her being trapped in her house

for days on end. Being an owner does not seem to have increased her housing choice. The council has offered her a 2 room ground floor flat, but as her son would not be able to live near her they decided against this option. As discussed earlier if her son was not living with her she would not have bought.

Both of the participants who bought their socially rented homes on the basis of a 'desire to own' subsequently traded down (as a result of health problems and bereavement). Unfortunately both of these decisions to trade down appear to have been detrimental in terms of meeting housing needs. Louise [Interview 02] sold her house in the country and moved to a 2 bedroom flat in Edinburgh where she still lives with her eldest son. There appears to have been a number of reasons for this decision, but the main reason was to do with her health; Louise had angina and the area that she lived in had a lot of steep hills. She divided the money from the proceeds of the sale of her house between her two sons, as she felt that she did not need the money, and they would then be able to buy their own places. She subsequently found settling in after the move quite difficult and was depressed as she missed a lot of her old friends. She seems also to have found adapting to living in a smaller flat quite difficult stating that she wishes her bedroom was 'just a bit bigger'. At the time of the interview she was house hunting with her son, as they are keen to have a bigger place, with their own front door and a garden.

Irene [Interview 12] experienced declining health and was strongly encouraged by her children her to move, something that she was at first quite reluctant to do. After her husband's death she bided her time until she felt that she was ready to move. She was going to stay in the same area but on the advice of her children moved to a two bedroom flat in an area closer to them. She had trouble settling into her new flat, due mainly to unfriendly neighbours. She still does not talk to anyone in the area. Despite this she says that she is quite content where she is.

Amongst these participants there is also very little discussion of home as a place that they 'love', as in chapter three (and indeed as we will see in chapter five). Instead participants such as Irene, Louise, Ann, Kate and Elizabeth are all experiencing varying degrees of difficulties with their current housing situation.

What emerges from the above discussion is that many of the ‘advantages’ that participants are obtaining from owner-occupation were previously available within the public sector.

4.5 Conclusion

There has been considerable academic interest in both the effect and the outcome of the ‘right-to-buy’ policy, with a continuing programme of monitoring and evaluating the policy (see also Murie, 1975; Foulis, 1985; Dunn *et al*, 1987; Kerr, 1988; Lynn, 1991; Doling and Ford, 1991, Forrest *et al* 1995). What I have done in this chapter is to look at some of the individual stories among a group who were all aged 50 when they first encountered this huge push to owner-occupation.

In this chapter I have explored the housing experiences of the nine study participants who rented their homes from the council at age 50 but have subsequently become homeowners. In terms of their current housing circumstances, at first glance they are in a similar position to the participants whose stories were discussed in the previous chapter, in that they own their homes and therefore have a saleable asset. They have, however, arrived at this position via a different pathway. It was the policy context, and specifically the introduction of the right-to-buy legislation (Tenant’s Right Act, 1980) that was the means by which most of these participants became home-owners (although one participant bought privately and another bought under earlier legislation).

In this chapter we have seen that the way individuals make tenure choices is contextualised by policy and politics. What is intriguing about these findings is the extent to which government rhetoric and cohort specific experiences differ. Despite being the lives behind the governments push to promote owner-occupation and to meet our ‘natural desire’ to own, the stories of why these people bought into owner-occupation reveals a very different picture. The main reasons for the decision to buy in this chapter relates to the reaction to the changing fiscal and cultural climate, which is redefining the tenures. Amongst the study participants there is an awareness of the (negatively) changing context of the social rented sector, but this did not necessarily correlate to their own experiences of the tenure. The reasons for buying

in most instances appear to be a case of perceiving ownership as preferable relative to the current position of social renting, and are clearly situated within the immediate policy context. This ties in with Hamnett's 'structure of opportunity' thesis (Hamnett, 1999). In this representation of housing choice, a polarised view of tenure, advanced by successive governments does not fit the lived experiences of individuals. The nuances of tenure choice, along with a representation of tenure as dynamic and changing, gets lost in the push-pull model, as do positive perceptions held of the social rented sector. Ultimately, however they were buying into the 'dream of owner-occupation'. The reasons that the study participants in this chapter give for entering owner-occupation contrast with those discussed in chapter three where owning was more a means by which the participants accessed housing generally.

The 'differentiation and fragmentation' of the owner-occupied sector has accompanied its growth (Forrest, Murie and Williams, 1990). Alongside high-income outright owners in high-value properties, the sector includes low-income home-owners (Wilcox and Burrows, 2000), and those experiencing mortgage repayment difficulties (Ford *et al*, 2001). Owner-occupation has been described as the most economically diverse of all housing tenures in the United Kingdom (Burrows, 2000). The consequences of the decision to buy reveal a worrying picture; the dangers of extending the margins of owner-occupation. Three of these participants express concerns about the financial implications of being homeowners. A further two sold their homes to move to smaller properties and are now unhappy in these homes. Members of the younger cohort group (1990) have fared better. John [Interview 15] and Sarah [Interview 31] both traded up and are happy in their current housing situations. It would be interesting to carry out more research on this cohort group. The findings of this chapter, however, raise a question mark over how far we can extend this sector. It taps into the growing diversity of a sector, which has been expanded to include 'half the poor' (Wilcox and Burrows, 2000). Undoubtedly it has worked for some but there appear to be a significant number for whom it has not worked. Whilst this sector may look attractive existentially, as the narratives of these individuals show it does not always meet needs.

These stories help to ‘unpack’ and shed light on the ‘phenomenon’ that has been the expansion of owner-occupation. In drawing together the findings of chapter 3 and 4 we can see that none of the older people in this study, neither those who have always owned, nor those who bought into the sector later, seem to subscribe to the dominant political ideology of owner-occupation as ‘normal’ and something to aspire to for their sense of self. The key point here is that none bought into owner-occupation for reasons that the government considers are important. An expansion, which as chapter 5 will show, further illustrates the need to understand housing tenures in relation to each other, and to broader economic and political processes.

The Story of Social Renting

*Oh aye. I've always been a rented house.
Always had a rented house wherever I went.*

5.1 Introduction

Following on from chapters three and four, which discussed the experiences of current owner-occupiers (both those who have owned since the age of 50 and those who bought after age 50), this chapter focuses on the housing experiences of the eight study participants who were social renters at age 50 and have stayed as social renters over later life. It is the last chapter in part one of the thesis, which has examined the common experiences of different older age cohorts as their life trajectories take them through a changing housing system. In looking at the experiences of these long-term social renters, I illustrate the impact that being a part of these older age cohorts has had on their current housing outcomes.

In this chapter I examine how the changes within the social rented sector have affected the lives of the individuals who chose to remain within it. And I explore why it was that these participants chose to remain as social renters in a housing system that had increasingly come to favour home-owning above renting. I use the term 'chose' to distinguish the discourse of this cohort from the language of entrapment, which is more commonly thought of as the fate of long-term social renters. In looking at the experiences of this group of people I am tracing the common patterns among different individual experiences of this tenure through a changing housing policy context, and exploring what it has been like for today's older cohorts to have aged as a social renter. What emerges from these narratives is a picture of a tenure that was meeting housing needs but over time has been made not

to. This picture of people who were happy to be social renters sits at odds with a policy discourse and current representations of social housing that depicts it as a last and unfavourable resort. We can also see (as in chapter 4) how people have begun to adapt to this changing housing policy context.

In the following section, I briefly review the development of the council housing sector. This provides the policy context for the individual housing pathways that are explored in this chapter. I then outline the current position and perceptions of this sector, and within this context ask why it was that participants chose to stay within a sector that has become increasingly residualised.

5.2 The development of council housing

Public sector housing developed initially from public intervention in housing as a result of the urban squalor associated with the industrial revolution (Forrest and Murie, 1988). The earliest housing interventions were contained in public health measures. For example, the 1875 Public Health Act encouraged local by-laws for minimum standards of construction. In the same year the Cross Act (Artisans and Labourers Dwellings Improvement Act) extended the powers of clearance to entire slum areas. The 1890 Housing of the Working Classes Act gave local authorities the power to provide separate houses for the working classes. The absence of government subsidies at this time meant that local authorities were reluctant to engage in such housing provision. These acts gave enabling powers to local authorities rather than statutory duties (Harriott and Matthews, 1998).

In 1919, as part of a programme of post-war reconstruction, the Government introduced exchequer subsidies for housing. The Wheatley Act (Housing (Financial Provisions) Act) 1924 improved the subsidies so that by 1939 over a million council homes had been built (Malpass and Murie, 1999). Pressure to reduce public spending meant that under the 1933 Housing (Financial Provisions) Act subsidies were only available to build new housing for those from slum clearance areas. Following the Second World War, and the acute housing shortages that accrued, the Housing (Financial and Miscellaneous Provisions) Act of 1946 introduced new subsidies. Therein followed a period where the council undertook most housing construction

activity. Whilst over the period 1945-1960 the council sector accounted for 90% of housing construction activity (Malpass and Murie, 1999), the election of the 1951 Conservative Government did lead to the encouragement of private sector housing provision. This was a time when council housing was growing alongside owner-occupation and the private rental sector was in decline. This high level of output reflects the immediate post World War Two policy of building as many new homes as possible, together with a commitment from Governments of both political persuasions to clear slums and replace them with family housing (Harriott and Matthews, 1998).

The post World War Two policy context is of particular relevance to this research because it was during this time, and within a context of high public sector housing output that the eight participants who are the focus of this chapter entered the sector. Table 5.1 provides an outline of the eight participants whose stories are told in this chapter. It demonstrates when they entered the public housing sector and their current housing position. Two of the participants, Laura and Ron, whose stories are included in this section, are housing association tenants. This adds an extra element of diversity within the discussion of the social housing sector.

Table 5.1: Entry to adult public sector housing pathways

Interview number	Name	Decade when they entered the sector as adult household
03	Linda	Mid 1930s
16	Sheila	Lived in parental home until 1996 (Born 1930)
24	Jean	Late 1930s/early 1940s
08	Mary	1940s
01	Laura	Mid to late 1940s
28	Peter	Mid to late 1940s
30	Ron	Mid to late 1940s
05	Nicola	Late 1940s/early 1950s

In contrast to the owner-occupiers discussed in chapters three and four, none of the study participants entered the sector after the 1950s. This reflects the fact that tenure conversion is usually from renting to owning and only rarely from owning to renting. In this study all tenure conversions were from renting (either private or public) to owner-occupation.

5.3 Accessing the social rental sector

In the following sections I tease out some of these access stories. Two main reasons are identified for entering the social rented sector. Firstly, there is a sense that social renting was simply a means to access housing. Strong parallels can be seen with this and the stories of accessing owner-occupation in chapter three – especially the sense that it is not tenure that is being accessed but housing. This is very different to the current housing policy context. The social rented sector was simply the door that opened for them at that time: tenure was not the critical issue. Secondly, some of the participants mention difficulties in accessing owner-occupation. These comments appear to have been made in hindsight and, arguably, reflect the current housing climate rather than the time at which the decision was made. Patricia discussed similar difficulties in chapter three: difficulties, which she overcame through a financial loan from her husband's family.

5.3.1 Social renting as 'normal'

For some participants their initial tenure choice related to what was available at the time. Laura [Interview 01] was born in 1920. She began her housing career in the aftermath of World War Two. In her story there is a sense of renting from the council being a normal course of action that one might take to get a home of the right kind, in the right place and at the right time. In her words:

Laura: When we got married we just got that house because it was suitable at the time.

[Interview 01]

Laura's reference to getting this house just because 'it was suitable', points towards housing choice being about the dwelling rather than about the tenure. Mary [Interview 08], who began her housing career around the same time, talks in similar terms about her initial entry into the public housing sector:

Mary: We lived in [outside Edinburgh] when I was first married. We came to Edinburgh and we were in a furnished flat in [X]. And then *of course* we were on the town waiting list and we got the offer of this house.

[Interview 08]

Mary chose to leave her privately rented furnished flat in favour of a public sector house. In the quote above her use of the phrase '*of course*' epitomises the normality of entering the social rented sector.

When Mary and Laura began their housing pathways, renting from the social sector was widely perceived as preferable to renting from the private sector. Housing conditions within the private sector were poor and as a result local authorities adopted a policy of slum clearance. The 1930 Greenwood Act had changed the emphasis in housing policy from expansion of supply to slum clearance. This policy of slum clearance encouraged councils to demolish sub-standard dwellings and provide new council homes. The Housing (Financial Provisions) Act of 1933 ensured that subsidies were now only available to local authorities for new build housing for households from slum clearance areas. During the 1930s, over a quarter of a million homes were demolished under these policies (Harriott and Matthews, 1998). A shift in policy focus took place in the aftermath of World War Two when the dominant objective became to increase the supply of dwellings rather than upon slum clearance policies. In 1956-57 there was a return to the slum clearance policy (Forrest and Murie, 1988). A number of the participants were affected by slum clearance policies as illustrated by the following quotes:

Linda: The houses were comin' down and we had to be rehoused you see. So that was why we had to move.

[Interview 03]

Jean: Well, em [Name] Street had came down. The block was knocked down so I had to move to there. At the time I couldnae get a flat in [Name of area] so I had to go there

[Interview 24]

Ron: It was old houses but the Corporation condemned them so they give us so much money so they can knock them down and that is how they gave us the house. That is how we got the house.

[Interview 30]

William, whose experiences are discussed further in chapter four, was also affected by this slum clearance policy. William only bought his council home recently on the instigation of his son:

William: I: And why did you move to [Name] Street?

P: Well, the house was getting condemned. See what they did was next to [Name] Street. And while they were building there the foundations at [Name] Street were disturbed. Cause they were going to rebuild [Name] Street so we could come back here but they found a pipe so that was that. So they knocked it down and they've got new houses there. That is years ago like, you know.

[Interview 26]

In this context we can see how council housing would have been perceived as a safe and secure option, as the quote from Sheila also illustrates below. In contrast to public sector housing, owner-occupation was seen as a 'chance' and not the safe investment with which it has come to be regarded by many today (negative equity experiences apart):

Sheila: Well my mother she would take a chance, but my father, no. He was the type, but of course we had a rent free house. It was a council house.

[Interview 16]

In chapter three I discussed the stories of Connie and Sam who also began their adult housing pathways in the aftermath of World War Two as social renters. Whereas Sam was effectively forced out of the social sector, Connie chose to leave as she felt that she needed a bigger house.

5.3.2 Difficulties in accessing owner-occupation

A number of the respondents talked about experiencing difficulties in accessing the owner-occupied sector at this time. Whilst (as discussed in chapter three) the government was beginning to encourage owning - both ideologically and materially - accessing mortgage finance was still difficult (refer to discussion in chapter three):

Laura: Ideally I wish I had bought a house when I was younger, but I didn't know about mortgages and things.

[Interview 01]

For Linda it was her financial circumstances that dictated her entry to the public rented sector. She refers to a very different economic climate at this time:

Linda: I: And was renting the best thing for you at that time?

P: Well, we didn't have the money for one. You remember when I got married in 1936, I didn't have my twins until 1938 and I was working at a hospital at that time, at the weekend lucky to work because there was a lot of unemployment. My husband was still on the brew¹. Everybody got a job for two months, three months, and then they got fired. You know. I mean not through his own fault. It was because there was no work.

[Interview 03]

Sheila highlights the fact that the lending environment at the time when she was younger was very different to the current lending climate:

Sheila: But then you must realise that at a younger age like you that the building society wouldn't give me a loan because they wouldn't give it to young people.

[Interview 16]

In Laura's story we see how she wishes that she had bought when she was younger. The fact that she says that she did not know about mortgage finance would seem to indicate that this statement has been made in hindsight rather than one she held when she was younger. Today it would be impossible to ignore the barrage of information about mortgages – a different discourse on housing prevailed when this cohort was

younger. Crucially, all of the above participants entered the social rented sector prior to the more overt government promotion of owner-occupation and also prior to the deregulation of the lending environment. This is part of the broader argument regarding the normalisation of owner-occupation that has taken place over the life course of these individuals. Buying their own home was not something that these participants necessarily wanted at the outset of their housing careers, but it is now something that they, in hindsight, regret not doing.

Participants who entered the tenure in this policy context had perceptions of the tenure that relate to their ageing through these particular contexts. What is of interest to me is how the views formed at this time went on to affect their subsequent housing experiences.

5.4 Current position of the social housing sector

The public rented housing sector has been described as ‘being in turmoil’ (Means, 1988:395). The cause of this turmoil can be attributed to an aggressive policy of council house sales (as discussed in chapter four), with a simultaneous reduction in the level of local authority new build; policies which have led to a major reduction in the amount of public housing available for rent (Means, 1988). Having peaked in 1978 when the public sector comprised 54.3% of the housing stock in Scotland, it has since 1980 declined and as at 2001 constitutes 27.15% of the housing stock. Simultaneously, the proportion of owner-occupied housing in Scotland has increased from 34.6% in 1978 to 62.6% in 2001 (Murie, 1996: 58; Census of Population, 2001).

A social mix in the composition of tenants marked the early years of council housing. Early tenants included those from professional and managerial groups, as well as the more affluent working class and white-collar workers (O’Carroll, 1996a; O’Carroll, 1996b). Consequently, it has been argued that ‘there is nothing inherently residual about public sector housing’ (Forrest and Murie, 1988: 403). Debates about the residualisation of public sector housing are well rehearsed. It has been argued that council housing has been reduced to providing low quality accommodation for

¹ Receiving unemployment benefit

the oldest and poorest (English, 1982). The movement of skilled manual workers into the owner-occupied sector has left behind a council-house sector that is increasingly dominated by semi-skilled and unskilled workers as well as the economically inactive (Hamnett, 1984). Further, it is those parts of the housing stock that house the working class unemployed and the poorer members of society who have been least affected by 'right-to-buy' sales (Forrest and Murie, 1984).

The participants who entered the sector in the circumstances described above were part of this social mix. It was after they were established within this sector that it began to be residualised. The processes of residualisation, which in many ways overtook the development of their housing 'careers', can be framed within the context of wider processes of economic and social change. Since the 1970s the 'welfare system' has been subject to widespread restructuring and retraction, as rising unemployment and demographic changes, combined with a slow rate of growth, meant that there was increased pressure on the welfare system. State-subsidised housing has been at the heart of strategies and attempts by government to restructure this system (see also Clapham *et al*, 1990; Easterlow, 1998; Ball *et al*, 1988). It is therefore important:

To relate the development of council housing to the wider structure of the welfare state; its position within the public sector; the changing structure of the private sector in housing; and the changing economic, social and demographic context (Murie, 1997: 437).

Forrest and Murie (1983) also position the process of residualisation within a wider discussion of economic and political powerlessness - in particular the marginalisation of certain sections of the working classes from the labour market and the uneven impact of the recession. They outline five ways in which 'residualisation' has been conceptualised in the literature. These are (1) the declining size of the sector, (2) the changing (negatively) quality of housing within the sector, (3) the changing 'social mix' (especially in terms of class) of tenants, (4) the changing focus of policy and (5) issues to do with the extent and nature of means testing. With these issues in mind the key question to explore is why people have then chosen to remain within this sector.

5.5 Why stay within the social rental sector?

The stories of these eight participants tell us much about the way that the housing system has changed over time. In this section I explore why they stayed within the public rental sector during a period when the sector has changed considerably and many others have left it to become owner-occupiers. The literature has very little to say about why people chose to stay as public renters, with surveys such as the General Household Survey preferring to ask why people have not bought or have not considered buying (rather than focusing on the positives of why they stayed as public renters). The strongest reasons for not buying in these surveys relate to age (being too old), having insufficient income to purchase and property type (see also Kerr, 1988; Murie, 1975; NIHE, 1981).

From the stories of the study participants, the key factor behind why they chose to stay as public sector tenants (and consequently chose not to buy) relates to their perceptions of the tenure, which were formed in a particular housing policy climate. To develop this argument I firstly look at participants' positive perceptions of the social rental sector and suggest that they entered and stayed within the social sector because they were happy to do so. Secondly, I argue that at the time (within the context) that these decisions were made, what the tenure had to offer was very different to what it has to offer now. There is something to be said about the importance of the context that people are familiar with - a factor which has additional significance when we are dealing with an issue as fundamental as housing. Thirdly, and related to the previous point, their 'needs' were being met within this sector. They did not include factors such as leaving an inheritance, when they were deciding upon their housing strategies. A final point, though not necessarily the dominant one, is that - for others - their financial circumstances meant that their housing needs could still best be met through social sector housing provision. Research has shown that it was the better-off tenants, often living in better areas and houses who bought their council homes, whereas the less well off stayed as renters (see also Kerr, 1988; Lynn, 1991; Doling, 1983, 1993; Forrest and Murie, 1988; Brown and Sessions, 1997). It has been argued that a lot of these tenants could have bought anyway. In chapter four we saw participants such as John and Sarah buy under the 'right-to-buy'

legislation because they were paying ‘a full rent’. Such stories support this argument that it was the ‘better off’ who bought under this legislation, thereby contributing to the residualisation of the sector.

5.5.1 Positive thoughts about home

When the social renters in this study were asked about their homes at age 50, many made positive comments. Homes were variously described as ‘good’, ‘very nice’, ‘central’, ‘suitable’, with a number of participants stating that they ‘loved’ their homes. Some of these sentiments are illustrated below:

Laura: Yes I was quite happy with it.
[Interview 01]

Linda: And it was main-door, which I never had, before it was always stairs. You know stairs up three flats and all that. Not a joke when you have got kids and a pram. You know, so I appreciated that.
[Interview 03]

Mary: Oh yes. I mean we had come out often and visited [Name of place] and I said that I would like to live here.
[Interview 08]

Jean: I liked it. I liked the house right enough. It was a lovely house. A 3 apartment. And it was in a wee cul-de-sac. It was nice.
[Interview 24]

These quotations encapsulate the classic views of people who had previously been private renters and for whom the move to the public rented sector was an upward step. This might have stayed in their minds resulting in a stronger attachment to public housing and a reluctance to leave this sector. Particular ‘cohort’ influences are at work here, influences which are framed by the particular socio-economic and policy contexts that prevailed when they first entered the sector. They have lived through a time when social sector housing offered many benefits. In many of these instances, tenure comparisons were being made with the private rented sector and not with owner-occupation.

Similarly, these positive thoughts about home at age 50 have been maintained with participants talking about their current experiences and meanings that they attach to their homes. In terms of the meaning of home renting does not impinge upon their everyday experiences of home. Participants talk about their home in terms of its 'use value' and what this means to them. As the following selection of quotations demonstrates these are sentiments that they are at pains to emphasise:

<p style="text-align: center;">Home is a place whose location is important</p>
<p>Oh it is a lovely, it is very central. It is quiet but it is near the town, which I like. I am a townie; I was brought up in the town. I love the town. I am familiar with it and I know the shops. And big advantage is that I can walk most places. I can walk to Princes Street (no buses). I take the bus when I want to and when it is a big distance, but I don't have to. [Laura – Interview 01]</p>
<p>Oh I like it because it is central. I can walk to [Name] Road and I can walk to [Name]. It is central. I can come out the door and go that way and get a bus or go the other way and get a bus. [Jean - Interview 24]</p>
<p>The good things. Well, it is very central, the post office, fishmonger, every kind of shop that you want and the buses. Any kind of buses, whether you are going up the town or down it is quite central, whatever thing you are needin'. [Peter - Interview 28]</p>
<p style="text-align: center;">A place were you can be yourself...</p>
<p>Just the space and I have my own things. As you get older some of the things have got the worse for wear but they are yours and you are used to them. [Laura – Interview 01]</p>
<p style="text-align: center;">And be comfortable...</p>
<p>It is comfortable enough for me. It is big enough for me. [Peter - Interview 28]</p>

Well the best thing is that I am well accommodated by it being a warm house. That is most important to me, especially being a diabetic. [Sheila – Interview 16]
And also a place of memories and happy time...
But eh, ouch I think I will be there forever more. I wouldnae like to move. I have too many memories. Oh aye. We used to have wee parties and that. Ken ² , we used to be a crowd of us, couples and then maybe one Saturday it would be their house and then another Saturday it would be another house and that was how we enjoyed life. Oh I thoroughly enjoyed it. Too many memories! I wouldnae leave. They'll need to carry me out! [Jean - Interview 24]
I was just quite content with the place. We had spent so many years in it together, like you know, I just didnae want to leave. Na I didnae want to leave it. But she spent her last years in this house so I am not going to move out of it now. [Peter – Interview 28]
My father died in that house and my mother died in that house. So I have got memories. [Sheila -Interview 16]

Ultimately, however, there is a strong sense that 'home is home' for these participants regardless of tenure. Home is a concept that they discuss without reference to the conditions of ownership and occupancy that divide the tenures from each other. The sentiments expressed by these participants echo those expressed in chapter three. But the significant difference is that home is not a place from which these participants can derive an exchange value. As the discussion in chapters six and seven will reveal, this is a fact of considerable significance in a housing system that has been at the cutting edge of welfare restructuring.

² Ken: Scots for 'to know'.

5.5.2 Not wanting the financial responsibility of owner-occupation and/or availing of council services

Undoubtedly, owner-occupation comes with considerable additional financial responsibility in the form of repairs and maintenance. Those who chose to stay as social renters talk of the financial benefits of doing so. They discuss this in terms of not having to pay for repairs and in some instances not having to pay weekly/monthly housing costs in the form of rent or mortgages. Jean and her husband decided not to buy their flat because of the fear of large repair bills due to the fact that it was a top flat with a flat roof:

Jean: It was a top flat. It was a flat roof and my husband said 'no'. And it is just as well I didn't because I was flooded out. The kitchenette roof fell down. I got up one morning, it was just, he died in the January and this happened in the May 1994. And I got flooded.

[Interview 24]

But this decision not to buy must not be considered solely in negative terms. Jean goes on to say she also chose to stay in the public rented sector because the Corporation, and the housing that they provided her with, were satisfactory:

Jean: Well the water tank was up there and the pipe that comes in had burst and I got all the water. The week afore Christmas. It is all finished now. I mean the Corporation done it all. Oh aye. And they put a shower in for me as well with me not being able to climb the bath. I've got the shower in now. And they are putting in double-glazing next week. So I am quite comfortable.

[Interview 24]

By staying as a council tenant, participants can avail themselves of the services of the council to carry out repairs and maintenance on their homes. In studies of social sector housing this repeatedly emerges as one of the main benefits to be had as a public renter. This factor is still important to participants' experiences of their housing. Participants talk about how the availability of this 'service' reduces the worries and stress that can be associated with home maintenance:

Laura: But from another point of view you have no worries. If the roof leaks it will be looked after. There was a problem with the plumbing recently. Well they got it fixed for me, so really, as I say on the whole, I am on the whole quite pleased.

[Interview 01]

Ron: Oh aye, paying the rent. It would be a lot easier. I mean if I was in my own house I mean I couldn't afford if it was needin repairs or anything like that. Aye so there is nae stress that way.

[Interview 30]

The Council itself and the service provided is spoken about quite positively:

Sheila: Yes, they are a good landlord. They are good people, is what I am trying to say.

[Interview 16]

Peter: P: They were quite reasonable, like you know, as landlords go, they were quite reasonable, quite reasonable.

I: And do you still find them okay?

P: Oh yes, they are quite, if you are needing anything done, they are quite sharp. It is like everything else you have got to give them a day, maybe a day or that. But if it is an emergency and you are elderly they will come.

[Interview 28]

As well as benefiting from the local authority doing their housing repairs Sheila and Nicola also received housing benefit. Sheila [Interview 16] states that she did not consider buying her council home because she was already in receipt of a full rent rebate:

Sheila: But I didn't consider it because I was getting a rent rebate, so I didn't consider it.

[Interview 16]

Nicola [Interview 05], who lived with her daughter, granddaughter and her granddaughter's young child was also in receipt of full benefits. She turned down the offer to buy her house from the council for £12,000 as they did not have the money to make the repayments on the loan. Whilst Nicola was the only participant to overtly state that she could not buy, as opposed to not wanting to, there are also participants

such as Sheila and Nicola for whom being in receipt of a housing benefit meant that in terms of immediate housing expenditure it did not make sense to buy. Sheila feels that the decision to stay with the council has not affected her as her housing needs are still being met:

Sheila: I: Have you ever regretted your decision not to buy?

P: It has not affected me.

[Interview 16]

Sheila's words here share similarities with those of Kate [Interview 10] who bought her home under the 'right-to-buy'. Kate felt that her decision to buy had not affected her as she remained living in the same dwelling and her housing needs were still being met. Whilst Sheila is aware of the external discourses surrounding housing as a form of wealth and inheritance, she feels that her nieces and nephews are financially well off and therefore she does not feel the need to leave them an inheritance:

Sheila: I felt that as long as I have enough money to bury me. My sister and nieces have wealthy jobs. My nephew has just become a trained councillor so there is no need to leave them any money. Whatever money I have left, out of insurance, I give to them in this life. I don't miss any of their birthdays or anything. I am a bit unfortunate that my parents didn't buy their house at an early age, but it was my father. He liked everything paid. If he took on a little credit, for furniture, he got it paid and that was that. Not like some of them now. All their houses are beautiful but they are not paid for.

[Interview 16]

This is in contrast to Margaret [Interview 19], who - as discussed in chapter 3 - wants to leave her home to her nieces and nephews because this is what an uncle had done for her.

Some of the study participants felt that, at this point in their life, it was not a decision that they wanted to make. Peter [Interview 28] remarks that 'at our age it wasnae worth it'. He feels that at his time in life it is not worth him buying. Mary expresses a similar sentiment with regard to the local authority house that she moved to. She says:

Mary: Well, at my age now I wouldn't want to buy my own house.

[Interview 8]

Linda [Interview 03] also discussed how she had the opportunity to purchase her property under the ‘right-to-buy’ legislation for £10,000. Whilst she was keen on the option her partner did not believe that there was not a catch and they decided against buying. From these comments we can see how the option to buy came along quite late in these participants housing careers, and at a time when they did not have many complaints about their housing situation.

5.6 Tensions in being with the council – exchange value

Sheila and Nicola’s stories have begun to point towards a shift in how the balance between the use and the exchange value of housing is viewed. As we begin to factor in an ‘exchange value’ dimension to housing, the story becomes more complicated. From the participants narratives in this research there is also a sense that being a public renter can be restrictive: mobility within this sector appears to be constrained. Amongst the public sector participants interviewed, the only move that did *not* take place for health reasons was that by Jean [Interview 24]. And hers is a determined story! Jean talks below about her desire to return to her birthplace:

Jean: Well, I told them that, I just told them that I was born in [X] and that I would like to move back in [X] and I had all my facilities to go to in [X]. I had the [name of social club], and I had my social clubs and my keep fit clubs, so I said they are all in [X] so I have to go to them.

This was not an easy process and she talks about how she ‘pestered’ the ‘Corporation’ until eventually she got the move that she wanted:

Jean: I: Yes, I am a [X]’er through and through! Once my husband and I retired I kept going up to the Corporation to pester them until we got one.

[...]

P: So once we retired, my hubby and I retired [Yes] that is when we made up our mind to move. And I pestered them for 5 year.

I: 5 years? [Laughter]

P: They used to say ‘are you here again?’ [Laughter]

I: They knew you by name!

P: I said, ‘well if I wasnae here you wouldnae get a job son!

Moving for Jean was a really positive experience:

Jean: Oh it was great. A new lease of life. Oh it was it was really, I mean I was able to go to all my meetings and my social. Of course it was quite a long journey on the bus, you know. And then my husband he was in the [social group], so that let him go to his meetings as well. So oh we had a good life together. Oh aye.

[Interview 24]

In addition to those who had actually ‘changed places’, Laura [Interview 01] had considered it (and indeed still does). There is a sense of changing perceptions over time as a house becomes less suitable and/or a neighbourhood deteriorates in the eyes of the participant. This is perhaps a reflection of the residualisation of the public sector:

Laura: Em, sometimes I fancy a move but I don't, I mean if I take everything into consideration. Now this is going to sound horrible but again it is for your research. It is very mixed. We have very nice well-educated people and we have got the very opposite. Not nasty people. I don't mean that at all. It is just a very very mixed area. Perhaps occasionally I would like to live in a slightly better area. But again there are a lot of good things about the people, you know.

[Interview 01]

This sense of restriction that emerges in some of the mobility discussions is also present when participants talk of their *in situ* housing experiences. A key notion is that if it were their ‘own’ house they would do things differently. Something that has come through in the stories of the social renters is changing understandings of the concept of ownership. A distinction is now made between the *possession* of a public sector dwelling and the *owning* of a private sector dwelling. This is perhaps a reflection of the individualisation of society under neo-liberal socio-economic policies:

Mary: I find it [being with the council] very nice but of course if it was my own house I would do an awful lot to it.

[Interview 08]

Mary proceeded to discuss how she would change the shape of the kitchen to give her more room. Laura talks about how she is constrained about who lives with her:

Laura: The disadvantage is that it is not your own. I rent one room to one girl. Now I have had the chance sometimes to have two girls, girls who wanted to share, but I am not allowed to because it is a housing association. Strictly speaking I shouldn't make money out of it at all. But since I live alone and I have lived there a long time they have graciously allowed me to have one student. So if I had my own house I could have 50 if I wanted to. That is the thing.

[Interview 01]

When Peter talks about this perceived advantage, he positions it against the fact that the dwelling is never 'his':

Peter: Well, the only thing I find like if you are needing repairs and if you are private these are repairs which you would have to pay for them yourself but that is one good thing about renting. Although **the house is never yours** I understand that. But I mean if anything goes wrong with your house they do the repairs.

[Interview 28: emphasis added]

But the importance of use value still remains pertinent. There is a sense that whilst their immediate housing needs are being met this does not take into account their role as members of larger families and the role of a home as a centre of family life:

Mary: It would be a wee bit bigger so that I could have the family come through occasionally. The family used to come. They are all scattered. They used to come and stay maybe. The only one that comes now and he dosses down on the floor in a sleeping bag is my one who is stationed in [name of place]. He works with the DHSS and he stays in different places. And he phones and says Mum, I am going to [name of place] on Friday can you give me a bed for the night on the way back. I say oh aye, you can doss down. So, that is it.

[Interview 08]

Peter: Well, if it was in the same area and even in the same street which you'll never get like, you know. I would prefer an extra room for the children and the grandchildren.

[Interview 28]

When owners talked about their home in chapters 3 and 4, an important theme to emerge was the home as a centre of family life. It appears, however, that in some instances this is being denied to those who rent. There is an assumption that older

people require only small homes, but on a number of occasions though the course of this research there is a sense of the need for a home that can serve as a family centre. In chapter three, Elsa discussed the importance of being able to have her children come and stay. Fairhurst (2000) found that older people might feel cramped in sheltered accommodation, unable to accommodate a lifetime of possessions.

It is also possible to identify changes in their views of social renting as they became older. There is a sense that Ron [Interview 30] perceived 'standards' in the public rental sector to be declining:

Ron: I: And what did you think of the [name] area? Did you like that neighbourhood?

P: It was good at that time. **It is not so good now.**

I: Is it not?

P: There used to be ramps up to your house, you walked up the ramp. And that was your house. And it was really good, and good neighbours and your staircase was always clean. And then they started moving anybody in.

[Interview 30: emphasis added]

Janet (whose story is discussed in chapter four) makes a similar statement:

Janet: I: Em, and when you were living on [X] Street how was the neighbourhood?

P: Well, it was very nice at that time. It has deteriorated quite a bit now but that is not why we moved.

[Interview 23]

In this instance social housing was viewed as having a public health role. It was felt that should Mary require a smaller home, this need could best be met through public sector housing provision because she envisaged being able to move to a more enabling home. Chapter six analyses how the public health role of social housing has changed with the expansion of owner-occupation, resulting in an increasing number of people turning to owner-occupation as a way to manage their health.

5.7 Conclusion

This chapter has explored the social rented sector from within, looking at the experiences of those participants who have aged as social renters through this changing housing climate. It focused on the eight respondents who rented from the social sector at age 50 and have stayed within this sector. The previous two chapters analysed two stages in the rise of owner-occupation: its normalisation for those within the sector and its lure for those outside it.

This analysis has revealed that the decision to stay within the social rental sector can be attributed to a variety of factors. Firstly, I argue that there is a significant 'cohort' influence at work. The participants in this chapter became social renters at a time when it was viewed as positively attractive, a time when the welfare ideal was at its peak. This group of participants first accessed the social rental sector at a time when renting was perceived as a 'normal', 'desirable' and at times even 'preferable' tenure. Many talk positively about their rented homes. Social renting was seen as an alternative to other tenures. As a number of the participants had previously moved from slum clearance private rental accommodation to the social sector the move to the social sector was a step up the housing ladder. Their access to owner-occupation was also limited due to the lack of availability of mortgage finance. 'Cohort factors' - in this case the housing climate that existed at the outset of their housing pathways - are a holding factor in this argument; participants chose to stay as renters because their impression of the sector was formed at the height of the welfare ideal. It was from this perspective (and often from a position of structural disadvantage) that they engaged with a changing housing system, which offered them increased incentives to buy their homes. The system then changed around them. For example, two of the participants who did not believe that there was not a catch, felt that they would be better served by staying as renters and that buying would reduce options available. They had entered the system when renting from the council was a viable alternative to owning one's home. In chapter 4 we saw people with similar perceptions who bought. In these situations participants bought because they felt that owning would give them more choice in the future. Secondly, despite the financial incentives offered to encourage people to buy, owning was still outside the reach of a number of these participants, whilst others receiving a rent rebate felt that

it would not make sense to buy. Previous research has found that the less well off could not afford to buy under the right-to-buy, and that it was the better off who bought.

But what we also see is a change, albeit in some instances a subtle one, in how participants view the tenure as they age (something that also comes through in chapter four). Gurney (1999a) has argued that the normalisation of owner-occupation is a form of social exclusion and inequality. Exploring the experiences of this older age cohort is interesting, as they have lived through this changing discourse with regard to the 'normalisation of owner-occupation'; over their life course it has been normalised. Although aware that in societal terms they are 'missing out' on the financial benefits that can be accrued with owning there is sense that this has not really affected them. It is not something to which they attach great importance. Whilst participants are aware of the comparisons that are made to owning, there is also much that they still value in renting. They attribute similar meanings to home as homeowners (for example, the importance of location or memory association). In addition there is the added bonus of being able to avail of the services of the council. A number of participants do acknowledge that they are aware that the property is not their own and therefore justify – to a certain – their continued position as renters. However, through these stories we see how what social renting has to offer now differs from what it offered when these participants first accessed the tenure and also from when they made the decision to turn down the 'right-to-buy' option. As the tenure changed participants' view of the tenure also changed. Some express regrets that they did not buy when they were younger. There is a sense that they have missed the (financial) boat. Others talk of the declining standards of neighbourhoods. In these stories we can see how the dynamics of tenure has changed over the life course of the participants. In chapter six, I will discuss how what the tenure has to offer has changed. But – as was the case with the participants in the previous chapters – 'home' is still primarily understood in terms of its use value. It is considered as a place of memories, as a suitable location, and as a warm place to live. What emerges from such a close reading of their stories is that the social and political relations of tenure are not that important to this group. They are aware that 'it is not their own', but in many ways this does not affect their daily housing experience. Exploring their

stories, through an analysis of their housing pathways, means that this group of older renters can be conceived as people who made particular decisions in a particular housing (policy) context. It was the fact that the housing policy context changed around them that has meant that they are now perceived to be in a less advantageous housing position than the participants who own their homes.

5.8 Part one conclusion

These three chapters on tenure have analysed how changing housing structure has differentially affected people, and how it will continue to affect them through their life course. They have been used as a context to examine older peoples housing literature that suggests that such housing experiences occur in a vacuum. Through these chapters, I have explored how later life housing outcomes have been influenced by membership of a particular age-cohort. I have examined the experiences of this group as they have moved through the housing system. These chapters also raise the possibility that the move to owner-occupation as the dominant tenure was not inevitable, or indeed 'natural'. We can see how the benefits have been politically restricted to owner-occupation but not existentially. It is from these positions in the housing system that participants negotiated events within their own individual biographies. It is to these events that I now turn in the following two chapters.

Part 2

The Influence of Biographic Events on Later Life Housing Outcomes

As well as being influenced by being part of a particular age-cohort that moves collectively through the housing system, housing pathways and outcomes are also shaped by events and happenings that occur *within* individual lives. Hence, it is not just the workings of the housing system, but personal biographies that matter to later life housing experiences (and outcomes). By conceptualising housing as a ‘pathway’, this research has located housing experiences within the context of, and inter-related to, an individual’s wider life experiences.

Part two of this thesis (chapters 6-7) focuses on two key biographic events within participants’ lives as a means to further explore housing pathways and experiences over later life. These are the experiences of ill health/impairment and bereavement. I could have considered other life careers for example, employment and family; however, amongst the narratives of the participants issues of ill health/impairment and those of bereavement emerged as particularly significant in terms of their influence on both their use and perceptions of home over later life.

In chapter six I explore how participants manage, as their homes become disabling environments in the wake of ill health and bodily impairments. I consider how the materiality of the home impacts upon housing experience. Half the study participants experienced some degree of ill health and/or bodily impairment that has impacted upon their experience of their home (see table A.2). These experiences are discussed in varying detail throughout their narratives. Using vignettes of individual

biographies I illustrate four key ‘housing for health’ strategies adopted by the study participants in response to these changing circumstances. In this chapter I have chosen to focus upon the stories of four of the participants in detail in order to explore the key ‘housing for health’ strategies that are identified in this study (Mary, Janet Elsa and Alice). These vignettes show individual experiences at the housing and health interface.

TABLE A.2: Health Pathways

Interview Number	Name	Previous Tenure	Residential Mobility	Current Tenure
*04	Alice	Owner-occupier	Stayed Put	Owner-occupier
05	Nicola	Social Renter	Moved	Social Renter
06	June	Owner-occupier	Stayed Put	Owner-occupier
*08	Mary	Social Renter	Moved	Social Renter
02	Louise	Social Renter	Moved	Owner-occupier
12	Irene	Social Renter	Moved	Owner-occupier
13	Ellen	Owner-occupier	Moved	Owner-occupier
16	Sheila	Social Renter	Moved	Social Renter
*17	Elsa	Owner-occupier	Moved	Owner-occupier
18	Karen	Owner-occupier	Stayed Put	Owner-occupier
20	Tim	Private renter	Stayed Put	Owner-occupier
*23	Janet	Social Renter	Moved	Owner-occupier
26	William	Social Renter	Stayed Put	Owner-occupier
28	Peter	Social Renter	Stayed Put	Social Renter
30	Ron	Social Renter	Moved (to housing association)	Social Renter
33	Elizabeth	Social Renter	Stayed Put	Owner-occupier
34	Patricia	Owner-occupier	Moved	Owner-occupier

*The stories of these participants are the focus of the vignettes in this chapter.

I use chapter seven to focus upon the emotional aspects of housing pathways with reference to the experience of bereavement. The study participants listed in table B.2 talked about the loss of a partner in their narratives, and discussed residential mobility strategies in relation to these experiences. These study participants had contrasting responses to bereavement. Some wanted to stay in their home, which was a point of connection to the person who died, whereas this very connection was a reason for the decision by some other participants to move on.

These varying responses help elucidate the important emotional dimensions of, and drivers in, housing decision-making. In this chapter I pay particular attention to the way participants talk about their homes, in order to try and tease out the emotional dimensions of housing experience. This is of course a challenging task as such emotional experiences are often felt but not always said.

TABLE B.2: Experiences of bereavement

Interview Number	Name	Previous Tenure	Residential Mobility	Current Tenure
06	June	Owner-occupier	Stayed Put	Owner-occupier
19	Margaret	Private Renter	Stayed Put	Owner-occupier
21	Florence	Owner-occupier	Stayed Put	Owner-occupier
28	Peter	Social Renter	Stayed Put	Social Renter
05	Nicola	Social Renter	Short Break	Social Renter
24	Jean	Social Renter	Short Break	Social Renter
09	Connie	Social Renter	Moved	Owner-occupier
12	Irene	Social Renter	Moved	Owner-occupier
25	Helen	Owner-occupier	Moved	Owner-occupier

In discussing these two particular biographic events, I draw out their implications for the relationship, in terms of both use and meaning, which the study participants have with their homes. I also shed light on the material (chapter six on ill health/impairment) and emotional (chapter seven on bereavement) geographies of home. This separation – and the use of two distinct biographic events to explore the material and emotional geographies of home – is a strategic rather than a real division. Material and emotional geographies are not existentially or ontologically different things. Issues of health can have an emotional dimension as people adjust to changing bodily capabilities (as experiences of bereavement can have a material dimension as people struggle to cope alone in their homes). Separating them out for the purposes of this thesis is one way to ensure that the complexities and subtleties of both dimensions of home are fully examined.

The Material Geographies of Housing, Health and Impairment

It was when I fractured my hip that I got the smaller house

6.1 Introduction

This chapter uses vignettes of individual housing experiences to draw out the nature of the relationship between housing and the experience of ill health and/or bodily impairments over later life. In contrast to the majority of literature on housing and health, which focuses on the health impact of the (housing) environment, I focus on how people use housing as a resource in managing their varying experiences of health and impairment over later life. The vignettes that form the core of this chapter were chosen to illustrate the various ‘housing for health’ strategies adopted by the study participants. By focusing on individual stories these narratives help to make sense of a literature, which – for the most part – has not been in a position to learn from these experiences or to listen to these voices.

The four study participants whose vignettes form the focus of this chapter are Mary (Interview 08), Janet (Interview 23), Elsa (Interview 17) and Alice (Interview 04). I am interested in how different positions in the housing system shaped the way for subsequent housing experience, and in whether there is equality in how those in later life can respond to changes in their health. Each of these stories demonstrates a

different ‘housing for health’ strategy in action. Two consider the options that are open to social renters and two the options open to owner-occupiers.

Mary, one of the older interviewees chose to stay as a social renter because she felt that, in the long-term it would best meet her health needs. Janet, in contrast, bought as a social renter under the right-to-buy legislation as she felt that this would best meet the long-term health needs of herself and her husband. Elsa’s experiences illustrate the different options available to owner-occupiers. She lives in a high value owner-occupied property. She chose to move home in anticipation of a worsening eye condition, feeling that this would best suit her changing circumstances. In Alice’s vignette I explore an alternative strategy adopted by owner-occupiers – the decision to stay put. In Alice’ story we see how she made a trade-off between her attachment to her home and the need to be in a healthy and enabling environment as she experienced ill-health. These vignettes illustrate that whilst social renters and owner-occupiers have much in common in terms of the meanings that they attach to, and the use that they make of their homes, the crucial issue that sets their housing experiences apart is the ability of owner-occupiers to derive an exchange value from their homes.

Within the analysis of the experiences of the study participants I bring health and disability together as part of a wider framework for thinking about the implications of changing personal and bodily capacities in relation to an increasingly market dominated housing system. The difficulties in negotiating the boundaries and the distinction between health experiences and disability experiences is one that is discussed more within the fields of health and disability studies. I discuss this further in section 6.2 (although ultimately this remains highly problematic both within and outwith this thesis). The respondents whose stories are the focus of this chapter all had health experiences that influenced, to varying degrees, their experience of their home, and in the face of which these homes became disabling environments.

Chapters six and seven are a continuation of the story of ‘what goes on in housing over later life?’ As with part one of this thesis there is still a strong emphasis on process - upon how and why people go about making particular decisions rather than upon describing their current positions. The exploration of individual biographies within the framework of a life course approach, as discussed in chapter

one, allows us to consider individual actions within the wider context of individual lives and to make links between these lives and the wider social structure. In telling the stories of how participants deal with biographical events within their own lives we gain insights into how the processes of welfare restructuring, especially the changes that have taken place in the housing system, impact upon individual life chances.

6.2 Understanding health and/or disability?

As discussed above, in this chapter I am concerned with the anticipation of, and reaction to, housing becoming a disabling environment as ill health and bodily impairments develop. This discussion of what I at the outset of this research conceived of as 'health' issues opened the door to a number of, at times, contentious debates within the fields of health and disability studies. Crucially, the debate on the distinction between what constitutes a 'health' issue and what constitutes a 'disability' issue. This distinction can be complicated and the issues within it difficult to disentangle; for example, with disagreement as to whether the experience of arthritis constitutes a disability issue or health impairment.

Such debates are situated within wider issues concerning how we define 'disability'. Definitions of disability can be grouped into two broad approaches: the medical model of disability and the social model of disability. Within the medical model, disability is treated as a 'personal tragedy' (Oliver, 1990), and as being about medical impairments. Any difficulties experienced by people with disabilities are attributed to these physical or mental impairments. In contrast the social model argues that disability does not just result from an individual's impairment but rather than it is society, and societal attitudes that does the impairing (Imrie, 2000). Those coming from the perspective of the social model of disability argue for the separation of disability from impairment (Oldman, 2002). From the perspective of the social modelists disability is about social barriers, whereas health is about issues of impairment. Butler and Parr (1999) argue that the dualism in the literature between health and disability is unhelpful and that it is not possible to separate them in this way.

The experiences of older people were something that I initially (that is, at the time of the development of the topic guide) conceived of as health ‘issues’. Whilst the World Health Organisation has defined health as ‘a state of complete physical, mental and social well-being’ (WHO, 1978), my particular concern was with the physical dimensions of health, although discussions of well-being did emerge from the individual stories, and are discussed further in chapter seven. Participants were asked whether there were any occasions when they ‘experienced ill health’. I also used prompts on this question. These asked whether there were periods when they ‘had to go to the doctor a lot’, and whether their ‘mobility was reduced’ If participants had experienced periods of ill health I then asked them to ‘say a bit more about how these health problems¹ were affecting your life at the time’. This question was followed by questions that asked about the influence that this had on their housing experiences (see appendix 5). In other words, I was interested in whether changing bodily capabilities were made more or less disabling by the material circumstances. This is what underpins the focus in this chapter on the physicality of the home.

From the outset, I was as concerned in this study to consider the consequences of health for housing experiences, as I was to explore the impact of housing on health. As the discussion above reveals I took a broad view of health in relation to disablement, allowing people to talk about life as they experienced it rather than bring them into the parameters of intellectual debate. This strategy does, however, have a number of potential pitfalls. For example, one possible drawback of such an approach might be that participants might gloss over potentially significant health issues or vice versa. Further, people often do not self-identify as disabled; so asking about the experience of ‘disabilities’ may not have elicited the same responses. In the context of an exploratory approach that sought to understand ‘what happens in housing over later life’ I felt that such an approach was appropriate.

In the stories that follow we will see participants describe their experiences of their homes as disabling environments, and at times as environments that impinge upon their ability to carry out their daily lives. The stories and experiences discussed in this chapter illustrate to me, (situated as I am at the edges of the disability/health

¹ This was the wording used in the original interview guide.

debates), the complex nature of the dualism between health and disability. From the perspective of this research I would tentatively suggest that our focus should not necessarily be upon trying to separate health from disability, as the different social models of health and disability demand. But instead to recognise that the experience of both health and disability issues can be made difficult by physical, social and structural barriers. Broadly speaking the disability literature has left health out (for justifiable reasons), whilst the health literature has been preoccupied with environmental effects. People talk about these issues together but they are rarely brought together (Easterlow and Smith, 2003). Within this thesis I situate the experiences of the participants within the framework of changing bodily capacities. In this way, we can see the home as a physical space that can be more or less disabling. I should also note that while the discussion of health in this chapter has an emotional as well as a physical dimension, the 'emotional geographies' of housing trajectories are discussed more fully in chapter seven with reference to the experience of bereavement.

6.3 The impact of housing upon health

The majority of the housing and health literature focuses on the health impacts of the housing environment. As far back as 1842 Chadwick established a link between the poor living conditions of the underprivileged and their ill health (British Medical Association, 2003). The Public Health Acts of the late 19th century made early interventions into the housing system with the aim of curbing the spread of infectious diseases. Such experiences persisted into the twentieth century. As discussed in chapter 5 a number of the study participants were affected by the 1960s slum clearance measures, which sought to address poor living conditions.

In the 1980s another body of literature emerged that addressed the issue of poor housing upon health (see also, Martin *et al* 1987; BurrIDGE and Ormandy, 1993; Smith *et al*, 1991). Poor quality housing, be it damp or overcrowded, is argued to impact negatively upon both mental (Smith *et al*, 1993; Kearns, 1993; Hopton and Hunt, 1996; Ellaway and Macintyre, 1998) and physical health (Smith, 1989; Ineichen, 1993). Such health effects may, however, be indirect and/or take several

years to manifest themselves. Whilst this is clearly a very prominent area of literature, none of the participants in this study directly attributed their experience of health impairments to poor housing.

Currently, in the policy environment, there is a strong focus on the issue of fuel poverty. Fuel poverty refers to the need for a household to spend over 10% of its income to achieve temperatures needed for health and comfort. Not surprisingly older people living alone are at the greatest risk; 63 percent of single pensioner households experience fuel poverty compared with around a quarter of pensioner couple households (British Medical Association, 2003: 28). It has been estimated that cold kills at least 30,000 people a year (Heywood *et al*, 2002: 72). As a response to such staggering statistics the Scottish Executive's 'Warm Homes Initiative', aims to have central heating in all council houses and housing association dwellings by 2004, and in all private sector homes by 2006 (British Medical Association, 2003:28).

Whilst the importance of living in a warm house is an issue that emerges from the stories of a number of the participants - for example, with references to homes as being 'cosy' and 'easy to heat', there are no references to issues of overcrowding, damp or poor housing conditions, which have dominated much of the above referenced literature. What does emerge from the stories of the research participants, is how housing becomes a disabling environment as participants experience changing bodily capabilities.

6.4 Housing for health strategies

In exploring how the study participants use housing as a way to manage health, four 'housing for health' strategies are discussed. The strategies that are open to social renters and owner-occupiers differ and as such two of the strategies discussed relate to the social housing sector, and two to owner-occupation. In all of these stories we can see how housing is used as a resource of health care, a trend that has been encouraged through community care strategies. However, the exchange value that comes with owner-occupation means that in this respect, using housing as a resource has different implications for owners than for renters. We can also see how the concept and relations of tenure comes to have a social meaning, with

housing becoming part of an ethic of care. Changes in the tenure structure are, I would argue, about more than housing. With the shift to owner-occupation, the question then arises as to whether the market can care? (Easterlow and Smith, 2004; Smith and Easterlow, 2004).

6.4.1 Healthy housing strategy one – social sector housing: medical priority rehousing

As discussed above there is a strong tradition of using housing for health in Britain. It has been suggested that Britain is probably unique in the extent to which health needs have shaped housing interventions, and vice versa (Easterlow and Smith, 2003). This is particularly the case with regard to the social rented sector. Within this sector, medical priority for rehousing is based on the idea that if an existing home has detrimental effects on the occupants' health then moving home may help to cure sickness, alleviate suffering and/or improve ability to cope with ill health. It thus works as a health intervention measure by moving sick and disabled people to more enabling homes (Easterlow and Smith, 2003).

Reflecting the way that social housing allocations systems are geared to prioritising health and accessibility needs under medical priority rehousing, the most obvious 'healthy housing' strategy for social renters has been to move (see also Smith, 1990; Clapham *et al*, 1990). In the vignette below I show how Mary saw the public sector as the sector that would be most suited to meeting her health needs. Her vignette shows this working: she moved from a larger house to a smaller house as she developed health impairments.

Case Study 1
Move from a public rented dwelling to a smaller public rented dwelling.
MARY: Interview 08 – 1970 Cohort

Mary is an 85-year-old woman. She has rented from the public housing sector all her life. In the late 1970s she retired from work on medical grounds as she suffered from arthritis. At this time she lived alone in a three-bedroom house. The changing composition of her household meant that she would have considered relocating from this dwelling. It was not until her health further deteriorated when she fractured her hip, and she was no longer able to safely negotiate this home that she moved to her current home, a one-bedroom cottage. This move took place in 1983:

And it was when I fractured my hip that I got the smaller house. Although I had a bedroom downstairs, the toilet was upstairs so they gave me the wee cottage that I am in now.

This move was accompanied by a sense of relief:

I: Em, how did you feel when you moved to this new place?

P: I was pleased. It was a load off my mind.

It was shortly before the introduction of the 1980 ‘right-to-buy’ legislation that Mary began to experience declining health. She was aware that her future in that home might be limited. With Mary we can see how her existing health status influenced her housing decisions; so when offered the option to buy she declined:

And then my son said, if I decide to buy this house, he says would that put my mother in a position that they wouldn’t give her a smaller house. And she said yes, if you buy the house, your mother has got to stay there. But my son was going to buy it and that was the reason.

In this vignette we can see how both Mary and her son perceived the public sector as the sector to provide for health needs by offering the opportunity to move on to a more suitable home in future. Although she did this in the 1980s, at a time when the ‘right-to-buy’ legislation was in place, she actively chose what she then conceived of as a healthy and enabling space over the potential to buy her home as a sitting tenant. Mary chose use value over investment opportunity. As time went on, and the nature of the stock, and the opportunities within it, changed, she became

stuck. So her biography shows how what was an enabling option, ‘rationally’ chosen as such, can turn into a difficulty – not because of Mary’s personal circumstances per se, but because of the housing system as it changes around her. Her story thus shows both the potential in, and the compromises of, housing for health in the social sector.

It is important to stress that moving is not the end of the management of health experiences. In Mary’s story below we see how even after moving to a more ‘enabling’ home she still experienced difficulties. Whilst Mary does not live in sheltered accommodation her property has many of the same features or ‘gadgets’ as she describes them. The warden from the neighbouring scheme also keeps an eye on her. She states that she has ‘plenty of help’.

Mary: And then of course I have got all the equipment from the social work. I had to get rid of my bath because I couldn’t get my leg over with my hip. This is the latest fracture. I couldn’t get the leg over the bath, so I got a shower. I have got all the mod cons. Helping hand. I have plenty of help.
[Interview 08]

Jean, too, expresses satisfaction with the adaptations provided by the council:

Jean: I mean the Corporation done it all. Oh aye. And they put a shower in for me as well with me not being able to climb the bath. I’ve got the shower in now. And they are putting in double glazing next week. So I am quite comfortable.
[Interview 24]

Whilst the initial move was enabling (for example by providing access to a downstairs toilet), Mary has subsequently experienced difficulties. In chapter five we heard Mary talk about a certain lack of autonomy in what she could do to her home, and also about the lack of space, which meant that, it was difficult for her to have family come to stay. More worryingly she talks of how her current home is disabling, as the large step at the front prevents her from entering and leaving the dwelling unassisted:

Mary: I: And how do you find renting from the town? Are they a good landlord?

P: They are. They are very good. Only at the moment I am fighting. I can't get in and out of my house. The step is too high. The social work brought a wooden step. It helped. But it is not safe, it moves. What I wanted was a cement step put in because I am hoping to get one of those walkers. But there is no way that I could push that out of the house. That is the only trouble.

Mary has made steps to try to solve this problem, which is related to the physicality of the dwelling. She describes the make-shift solution that was offered to her and asserts her determination to resolve the issue to her satisfaction:

Mary: Well, I have been on to them about it. I told my councillor I wanted him to come and see it. Well, he said I have been in touch with them and they have told me that they have given you a step. I said I know that they have given me a step but it is not going to solve the problem. And the step up to the veranda is the same height as up to the door way, but I have got a rail so I can pull myself up. But to get into the door I have nothing to hold onto. As soon as I put my feet onto the wooden box it moves. I am not safe. I can't even go out the door to go to my wheelie bin because I can't get back in again. I have been a prisoner there for about 6 months. A sunny day I used to be able to go out and walk to the gate. But I can get out but I can't get back in. But I am working on it.

[Interview 08]

Mary's story illustrates the importance of the on-going monitoring of the interaction between the individual and their environment. It also shows the change in options with the residualisation of the social sector. The management of housing and health is not a one-off issue.

6.4.2 Healthy housing strategy two – social sector housing: buying in situ

A combination of reduced housing stock and increased pressure from other groups has meant that the amount of suitable social rented housing that is available for medical priority applicants has shrunk. Consequently, the scope for finding a 'space - let alone a healthy space – in the social rented sector' has narrowed (Smith *et al*, 1997: 212). My research suggests that in this context people turn to the owner-occupied sector to meet their needs. Whereas one option for social renters is to

move using medical priority rehousing, another option is to buy - either in situ or some other way. Janet's story illustrates this strategy. Whilst Mary had turned 50 by 1970 (a member of the 1970 cohort), Janet is a member of the 1980 cohort. Through these contrasting vignettes we can see how the housing policy context is working its way through individual trajectories.

Case Study 3
Public renter – bought under 'right-to-buy' – later moved as an owner-occupier

JANET: Interview 23 – 1980 Cohort

Janet aged 79 currently lives with her husband in a two-bedroom flat that they bought on the private market. They moved to this dwelling as a result of her husband's health needs (although she acknowledges that the move also suited her changing health needs):

It was due to my husband's health. You know he is quite disabled and he couldn't manage the stairs. So we are now in a ground floor flat.

She describes how this flat suited them:

Well, the person who had had the house had the bathroom fitted and the bath removed. And it is a walk in shower, which was going to be good for both of us really. And I have to admit that I am not good on climbing the stairs either. And it was very nice.

This was not a move that they would otherwise have made as the following quote shows:

I: Did you envisage that you would stay in that house?

P: Yes. As I was saying it was quite a central situation. We were near the shops and there was a bus stop near hand for getting up the town if you were needing anything you could walk, you didn't have to get buses or that, you know.

I: And it was only in light of something like your husband that you had to move?

P: Yes, it was a **have to** move, you know. He had no option, neither had I really.

This view of housing as a way to manage and deal with health and impairments was reinforced by the advice of health professional:

P: Well, you know a few times when my husband was in hospital we were asked would we consider moving and we discussed it and because my husband was still able to manage the stairs and that we sort of discarded the idea, you know.

I: And who was it that asked you?

P: The hospital. The doctors at the Western General suggested that, you know, because of the state my husband's legs were in would we not move. But he thought he could manage so we didn't bother.

The inclusion of Janet's experiences extends the story of how people use housing to differently manage their health. It is at this juncture that we can see the processes of welfare restructuring, as public sector tenants begin to look for welfare in the owner-occupied sector. Janet and her husband had bought their home from the council on the premise that this would give them increased housing options in the future (particularly with regard to moving). Options and choices that they felt were no longer available within the social rented sector. In older cohorts, and in earlier times (as illustrated earlier by Mary's story) people would have rented specifically to meet health needs. Now the only real option is to turn to the market:

Janet: P: No, no. We were happy that we had bought it.

I: And why was that?

P: Looking to the future well we thought that we had something to sell, if we wanted to move. And then that [health issue] came about.

By owning she felt that they would have more control over their future housing options. In her words it would provide 'security for us'. But Janet's story also shows that moves within the owner-occupied sector depend on an ability to pay:

Janet: I: And was the place that you bought was that around the same price as the previous house?

P: Oh no. We had a bridging loan to begin with. But it is all paid now.

[Interview 23]

This highlights a danger that a dependence upon owner-occupation to meet housing needs may marginalise the less economically well off. The priorities of the market are unlikely to align with particular needs.

The social aims of housing policy have (often) been eclipsed by priorities rooted in the marketplace (Easterlow and Smith, 2003: 2).

6.4.3 Healthy housing strategies three – owner-occupation: moving before the onset of more serious problems

The strategies that are open to owner-occupiers are different to those that are open to social renters. This is due to the main difference between the tenures; namely, the exchange value of owner-occupation. Within the stories of the participants a pattern emerges whereby social renters are more likely to move after the onset of ill-health and impairment whereas owner-occupiers are more likely to move before the onset of such biographical events. Elsa's vignette below illustrates this.

Case Study 3

Owner-occupier - moved to another owner-occupied property ELSA: Interview 17 – 1980 Cohort

Elsa a 71-year-old woman lives with her husband in a basement flat in central Edinburgh. They moved to this more central location in 1996. For Elsa moving enabled her to have more control over the impact that her health experiences would have on her life.

Well we felt that we no longer needed a house where we had half a dozen bedrooms. Well in fact we got too many visitors because it was easy to put them up as it were! We wanted to move closer into town. I have had problems with my eyes. I have had cataracts in both eyes. And one eye is a bit dodgy. It might go completely. So I wanted to be somewhere where I was not dependent on a car.

She talks about the importance of being in control of the moving process:

I: And how did you find the actual process of moving?

P: Well we started getting rid of all our surplus stuff even before we put the house on the market. We were in control. And we decided to sell first before we bought. Simply because at our stage in life you can't afford to over stretch yourself. You have got to know how much money you have got to spend.

Elsa and her husband moved before her eyesight worsened. The housing pathways of Ellen [Interview 13] and Louise [Interview 02] reflect a similar experience. Ellen and her husband also moved home as a response to her health status. She describes how at the time of retirement they did not consider moving but later on they did:

Ellen: It was later on, being up one stair and my knees were bad. Arthritis. And my husband had a bad heart. So we had seen this place being built roughly 16-17 years ago. And we always thought that it was a nice little estate in here. And we were very lucky to hear about this when it was going up for sale giving us plenty of time to sell ours. Ground floor, no steps, nice and small, easy to keep, so we said 'right, we will just have a small place'. And I knew at that time that my husband has prostate cancer. I mean we both knew so we were sort of making provisions for the future.

[Interview 13]

Ellen, alludes to the fact that they were making provisions for her to be in a smaller place should her husband die. Irene's [Interview 12] experiences of poor health also became tied up with her experiences of bereavement and are discussed further in the next chapter. For Ellen and her husband their move was a very positive one. This seems to be connected to their satisfaction with their new home. It was a place that they previously had their eye on and that was very suited to their current position:

Ellen: Well, it is a very nice area. We have nice gardens round about us which I maintain. The house is easy to keep and no steps.

[Interview 13]

She describes this move 'as one of the nicest things to ever happen to us'. The big contrast between the tenures here is that owner-occupiers tend to move in 'anticipation' of ill-health/impairment, whereas renters tend to move as a 'reaction' to these events.

These stories show that the current model of owner-occupation has the potential to be both enabling and empowering. But none of the features that facilitate these more positive experiences, such as having increased choice over the timing of the move, have to be exclusive to owner-occupation. By exploring experiences within both of the main housing tenures we can gain insights into how to develop a fairer housing system. Government policy objectifies housing tenures as if they come

with preset and immutable attributes. Whereas I would argue that this thesis shows that this need not be the case, and that there are elements of both tenures that would be beneficial to the other.

6.4.4 Healthy housing strategy four – owner-occupation: staying put

The strategies of owner-occupiers also draw attention to the trade-off between moving and staying put in order to secure an enabling housing environment. The above stories of owner-occupation and health have all been based upon residential mobility, with such mobility strategies providing the link between individual experience and the housing system. Amongst those interviewed not everyone chose to move as a response to health related needs. For example, June, Alice and Tim all own their homes and are experiencing ill health, but none moved in response to their health status. In policy circles there has been a strong emphasis on the need for, and importance of, ‘staying put’ strategies. The idea of ‘staying put’ reflects a traditional concern with the belief in the value of older people remaining in their own homes for as long as possible (Wheeler, 1982). The 1950s saw the start of a shift from caring for people in large institution settings to caring for people in a ‘community’ setting. It was argued that this was what older people preferred with the 1961 Circular *Services for Old People* stating that:

It is widely recognised today that old people want to lead an independent life in their own homes for as long as they can... (quoted in Wheeler, 1982)

In 1981 the Anchor Housing Trust, a voluntary organisation acting mainly as a funding raising arm of a housing association, set up six small teams in different parts of England under the title: ‘Staying Put’. Their aim was to help older owner-occupiers to carry out the repairs, improvements, heating measures or adaptations that would enable them to stay put (Wheeler, 1985). Wheeler (1985) in a review of this pilot scheme recommended amongst others that staying put schemes or similar schemes should be actively developed, and that housing advice services should be made more widely available through local authorities. A study by Leather and Mackintosh (1992) sought to examine the longer-term impacts of ‘staying put’.

Although this study could not distinguish the impact of staying put services from other aspects influencing the ability of the 'clients' to live independently, they did conclude that the help received was significant in improving housing conditions over a longer period. Leather and Mackintosh (1993) argued that more money should be made available to fund services like 'staying put'.

In the following vignette I consider the experiences of Alice. Alice is currently experiencing health difficulties but has chosen to stay in her current home. Her story illustrates the trade-offs that exist within the decision to stay put, for example, between the attachment to one's home and options that are available for care.

Case Study 4
Owner-occupier - stayed put
ALICE – Interview 04 – 1970 Cohort

Alice at age 93 was the oldest participant in this study. Since her husband's death in 1989 she has lived alone in a large three bedroom main door flat. Her only child lives in the south of England. In recent years her health has declined and she has begun to experience blackouts. She describes the regularity of these blackouts as 'very worrying' and is quite frightened by their occurrence. She has considered changing her housing circumstances in response to this situation but has been actively discouraged from doing so by those around her, as illustrated in the extract below. Her doctor advised her against moving, instead recommending that she close off some of her rooms and only use those that she needed:

P: So I said to the doctor quite recently, before Christmas I think, I said, oh I think that I am going to be moving. 'Where do you think you are going?' I said 'I don't know where I am going', he said 'you're not needing to move', he says I've got my bedroom there, a bathroom here, a sitting eating room, a kitchenette, my back door and my garden. So he said that you have got everything that you need. My bedroom, bathroom comes next, they are all in the same bit

I: All close

P: Sitting room, kitchenette, backdoor. He says you have got all you need. Forget about the rest of the house, close it off, you have no body in it. So that is all you need. He thinks that I should stay there.

Another option would be to move in with her son, but she fears that this would result in a loss of independence:

But the doctor just won't listen. He says stay where you are. And my son what he would like, he would rather if I didn't look for anywhere here but that I moved nearer him. He has got plenty of room, he could take me there, but I wouldn't want that. He could even, in the ground, he has got so many acres of grounds that he could even build a little granny house, you know. But I would be there by myself all of the time because they are out at work. Stuck in the garden as it were, not seeing anybody, can't get on a bus because there are no buses near, quite a way to walk, and the bus is once an hour. So it is no use going to my son's. He would prefer

This has resulted in quite a stressful situation for all concerned. A situation that remains unresolved:

When I say I am selling this time. I get them all worried. He says 'where are you going Mam'? I say 'I don't know where I am going but I am selling'. He is frightened that I will make a mistake by selling the house that I shouldn't have sold, you know. So he is trying to always keep in touch with me and see that I don't sell the house. So I don't know where I'll land.

Alice herself has difficulty conceiving of an alternative option. A sense of unhappiness still emerges about her current housing situation. She enjoys her garden and does not really want to move to an alternative flat:

Alice: There are flats going up and all these kinds of things but I would miss being able to go out into my little garden. I mean I've got the sun, my back door and that. But up a flat, it doesn't really appeal to me. I haven't seen anywhere that you can have your own little garden and this and that.

She also does not want to go into residential care:

Alice: About going into a home, I don't seem to fancy it. I have been to homes and this and that. It is not the same as your own home. I thought well you get the company and you get your food, rather than going looking and shopping and this and that. But I can't see myself stuck in one room. I know they have a lounge but most people they are all sleeping. So I can't see myself there.

Alice is potentially in a good position but home ownership does not seem to be working for her. There is a sense that she feels lonely and trapped in her home. She talks of the difficulties she experiences in maintaining her home. This is expressed in the extract below when she discusses the maintenance of her hedging:

Alice: ... with better weather it [the hedge] will start to grow and I can't be doing with that. I am awful fussy. Just, with of course with not being well I couldn't get out to do it myself otherwise I would have done the tops. So it was getting on my nerves, I said 'I've never had a hedge like this', raving away to myself, telling everybody 'never had the place like this', it was always perfect. However, he came up and took the tops off and that will do until December and he comes and really crops it and then that does me for a year then. So that is how we go!

Such frustrations can be partially alleviated with outside assistance, for instance in the form of social services such as home-helps. But these services do not always meet needs. This is a theme that has emerged a number of times throughout this research. The participants are able to do tasks such as dusting and tidying but it is the more labour intensive tasks that they can no longer manage alone. Unfortunately such tasks often fall outside the remit of the home-help service.

Alice: So the doctor said a few weeks ago, 'what about a home help?', I said I have told you before, so far as I know, and what I have seen of them, they do what I can do myself. A little bit of Hoovering and a little bit of dusting. I can do that. But whose going to clean my light? Of course, I know that they are not supposed to go on ladders.

In addition to not understanding the tasks that clients might require the cost of this services is also considered prohibitive:

Alice: For nothing. Just to go your shopping. 6.50. Well I don't feel that it is worth it. Well I can afford to pay but I won't do it. They would have to do two hours at least, £13 for very little.

[Interview 04]

The extent to which the role of housing as a key factor in providing for those with support needs in the community has been recognised has been variable. The Griffith's Report minimised the link between housing, community care and the medical service, and was widely criticised for doing so (Oldham, 1988). However, the subsequent White Paper *Caring for People* conceded that 'housing is a vital component to community care and often the key to independent living' (DSS, 1989). The White Paper also makes specific mention of the community care role of 'Staying Put' and 'Care and Repair' agencies (Means and Harrison, 1995). Following the 1990 NHS and Community Care Act the Department of the Environment and the Department of Health (1992) produced a joint circular entitled 'Housing and Community Care' which stressed the importance of adequate housing in community care. The 1990 Act also introduced major changes to the funding and provision of care and support services. The importance of housing in the implementation of community care is therefore increasingly being recognised (Mackintosh and Leather, 1994). Adapted housing is particularly important for people with physical disabilities if they are to remain living in their own homes (Mackintosh and Leather, 1994). Yet it has been contended that the implementation of Community Care within the housing arena has been ill-defined and consequently has been marginalised (Allen, 1997). Community care strategies are based on the assumption that most people want to live in their own homes and that care should be delivered to them there. As community care centres upon the provision of care within the home, it therefore

relies on the existence of good quality enabling homes (Means and Smith, 1998a; Means and Smith, 1998b).

The Scottish Executive has recently passed legislation on the regulation of care that has focused on housing, social work and support services (Petch, 2004). The most recent focus on joint working in the provision of community care has been the Scottish Executive's Joint Futures Agenda (2000). This has reverted to a primary focus on joint working between health and social care. 'Staying put' thus requires a lot of things to be in place. Those adopting this housing strategy may need adaptations made to their home, help with repairs and maintenance, in addition to formal and/or informal care. It is a strategy that must be well supported by the policy environment.

6.6 Conclusion

Part 1 of the thesis discussed participants' decision to stay as social renters and/or to become owner-occupiers. This chapter has explored the implications of these decisions for subsequent housing pathways, in the context of changing mobility and health related needs. Given these positions in the housing system, I ask what happens when individual biographic events such as ill health occur, and how do they shape housing pathways over later life? I focused on the anticipation of, and the reaction to housing becoming a disabling environment as health and other impairments develop. This chapter has sought to focus specifically on personal biographies but I have found that the individual stories are so bound up with the wider context that it is at times difficult to keep them apart.

The key argument that has been advanced in this chapter is that people can use housing strategies to manage their health, and that the ability to do so varies with tenure. As the tenure structure has changed (with the promotion of owner-occupation as discussed in chapters three to five) participants had to adjust their 'housing for health' strategies. This chapter draws out the different housing paths that people with health needs in different tenures might take, so highlighting the importance of housing tenure in shaping health options. The stories of these participants shed light on the changing public health role of the social sector, and indeed of the owner-occupied sector. By exploring the stories of individuals within both tenures, as well

as those who have changed tenure, as part of the one question, we can see an important shift taking place –as participants look to owner-occupation as a ‘new space of welfare’. We see some members of the older cohort stayed as social renters to meet their health requirements, whereas others are beginning to see owner-occupation as the tenure which can best meet health related needs. The experiences of Mary and Janet illuminate the changing role of socially rented housing. People are increasingly being required to look to owner-occupation for their housing options even though this sector does not have a health tradition and is not set up to care (and older people are more privileged under medical priority rehousing). The perception seems to be that owning is (now) likely to provide more choice. So that is people are turning away from the sector that traditionally would have dealt with health needs towards a sector that generates wealth.

How useful owner-occupation is as a ‘housing for health’ strategy, depends on the amount of housing and other resources that are available. A word of caution needs to be sounded regarding the ability of the owner-occupied sector to meet health needs. June, Alice and Tim are all owners with health impairments who are having negative experiences of home. If owner-occupation is increasingly becoming the dominant tenure then there is a need to consider how those with health problems fare within it. The experiences of these participants would seem to indicate that the restructuring of the housing system has had a significant impact on the role of housing as a housing for health intervention measure, reflecting Smith *et al*’s (1991) argument that ‘the housing opportunities for people with medical needs are a product of political choices; choices that can be challenged and could be changed’ (1991:71). The changing tenure structure is one example of this. What this also illustrates are the changes in the politics and particularly the social meaning of tenure. In the stories of the participants we see how housing both informs and becomes part of an ethic of care. The changing meanings of tenure are more complex than tenure issues alone. Whilst owner-occupation may look existentially attractive it does not always meet needs (refer to chapter four).

Residential mobility also emerges as an important strategy, and in many cases is the link between individual experience and the housing system. The ability to move as a response to biographic events within one’s own life is, however,

influenced by a number of factors. This includes attachment to home, but also whether alternative suitable housing opportunities are available. These factors relate to both owner-occupiers and social renters but works for them in different ways. Residential mobility is one of the main ways that participants in this study have used housing as a way to manage their health. This is the case for both owner-occupiers and social renters although there does appear to be some qualitative differences between the two. This relates to the conditions of occupancy of both tenures. To move as a social renter you have to become sick first whereas the prudent management of owner-occupation means that you move first. Broadly speaking, social renters seem to move after the onset of health problems whereas owners tend to move before the onset of more serious problems. (For example, Mary, a social renter, moved *after* the onset of more serious health problems whereas Elsa, moved *before* her health problems became more serious). This could be argued to be a key tenure difference, although more research is needed. All of the social renters who experienced health problems in this research moved - often to smaller dwellings. Some owners moved whereas others did not. This analysis supports the argument put forward by Hamnett (1999) that most moves are undertaken primarily for reasons related to housing and household and not for reasons of investment and capital gain (though this does not mean that owners are unaware of the financial implications of their moves). Housing is not just about economics but has a practical/physical (as well as emotional) dimension.

Life Events – Bereavement: Homes as Emotional and Social Spaces

7.1 Introduction

In this chapter I continue the discussion, which explores the study participants' experiences within the 'housing system' (chapters 3-5) and their experiences within their 'home' (chapters 6-7). Whilst the experience of ill health and impairments has an emotional as well as a physical dimension, in this chapter I develop the emotional geographies of home dimension more fully with reference to changing household compositions as participants are bereaved and/or their children leave home. Such a focus adds a further dimension to our understanding of housing experience over later life. In contrast to the chapter on health where home was conceptualised as a physical space that hindered or enabled the study participants' daily lives, in exploring the experience of bereavement, home is conceptualised as a social and an emotional space. In this context the obstacles faced are not necessarily physical (although this may also be a factor, for example if people cannot manage high windows alone) but rather are emotional, relating to the meanings ascribed to social relations within the home, in particular to family and spousal relationships.

What comes through in this chapter, and illustrated by the adoption of a textual strategy, is that within the lives of the participants home is bound up with social relations. It is a place of memories, and where respondents 'place' the bereaved. People respond, and are able to respond to bereavement in various ways. For some respondents staying in the place of these memories is what is important

whereas for others what is best is to move to a new place and to leave potentially sad memories behind. The 'home', for both movers and non-movers, is a social and a personal space. These dimensions of this space play a part in the housing decisions that are made.

A theme, which has been apparent so far in this thesis, and which continues in this chapter, is the interconnected nature of both one's experiences within the housing system and within one's home. So whereas in the previous chapter on health we saw that respondents use housing strategies to manage their experiences of health, what is significant in this chapter is whether a housing response to bereavement is possible (although respondents could always make changes to room layout et cetera). What comes through in the analysis of the individual housing trajectories is the extent to which emotional lives and the structural context are intertwined. I argue that a more complete understanding of how people interact with the housing system, and how the housing system works for people, necessitates a consideration of the importance of these emotional relations.

7.2 The importance of emotions

Emotion, 'a complex, multidimensional, multifaceted human compound' (Williams, 2001: 132), 'is an important concept in our understanding of the complex relations between social structures and psychological well-being' (Ekstrom, 1994: 371). It is argued that the 'human world is constructed and lived through emotions' and 'to neglect the emotions is to exclude a key set of relations through which lives are lived and societies made' (Anderson and Smith, 2001: 7; see also Williams, 2001; Neu, 2000; Pugmire, 1998). Despite their obvious importance in our lives, emotions are often relegated to the background of much research. The roots of this neglect are argued to lie in western thought; a tradition immersed in dichotomies that has sought amongst others to divorce body from mind, reason from emotion, and crucially in the context of the discussion in this chapter, the private from public (Williams, 2001). Within this tradition emotions are dismissed as irrational and in the context of the research community, unscientific. Positivist methodologies emphasise the importance of this (artificial) separation of the emotional and the rational

(Gurney, 1997). In this chapter I dispute the need for this separation and argue instead for the importance of considering the 'emotional' dimensions of housing experience.

The study of the sociology of emotions is quite recent, with landmark texts including Hochschild's (1983) *The Managed Heart* and British texts such as James and Gabe's (1996) *Health and the Sociology of Emotions*. Its emergence has been such that it has been described as 'a thriving sub field of inquiry' (Williams, 2001: 1). Within this sub-discipline the questions asked concern the nature of emotions and the relationship between emotions and social structure (Williams, 2001). This relationship is conceptualised as working both ways, with the social shaping of emotions by the social structure and the emotional shaping of the social structure itself (Williams, 2001).

Within geography the study of emotions has been described as 'undertheorised and underacknowledged' (Laurier and Parr: 2000, 98). In human geography valuable work on emotions resides mainly in cultural, and often feminist research (Anderson and Smith, 2001; see also Wood, 2002). Other work has centred upon the relationship between the interviewer and the interviewee, and the emotional dynamics tied up with this (Laurier and Parr, 2000; Widdowfield, 2000). Writing from within a housing and urban research context Ekstrom (1994) shows how an understanding of the sociology of emotions can contribute to our knowledge of the mechanisms and processes underlying the residential relocation of a group of older people in a Swedish town. Within housing research, those writing from a consumption perspective regard home as a crucial locale. It is the setting through which basic forms of social relations and social institutions are reproduced. The home is seen as being imbued with symbolic and emotional significance. It is "the crucible of the social system" (Saunders and Williams, 1988: 82).

7.3 The role of emotions in housing experience over later life

In analysing the interview transcripts and the housing pathways taken by participants it became clear that 'emotions', both in terms of the meanings that people attach to their homes, and how emotional experiences influenced decisions

regarding housing, are an important factor in individual housing pathways. On a practical level most of the traditional literature, especially quantitative studies, assume that decisions to move will be economically or practically rational, ignoring the extent to which such patterns express an emotional geography. Or at the very least ignore the possibility that the decision to move or stay put may be inspired by sheer impulses and by feelings rather than by expectations of, for example, financial gain. The stories of the participants in this research show that the focus on the economic dimensions of housing to the neglect of an emotional dimension obscures the nature of people's interaction with the housing system. In telling these stories I highlight the importance of considering the non-material, non-financial dimensions of housing.

Home, as part of the emotional sphere, is tied up with significant life events, such as family, health and employment (Darke, 1994:13). Such areas (Gurney, 1997 uses the example of childbirth) are also connected to ideas of home and what it should be like, with perceptions of home varying in response to life cycle changes (Gurney and Means, 1993). The importance of particular life events to how home is experienced and upon what happens in housing over later life is the subject of both this and the previous chapter. Drawing upon the framework developed by Gurney (1997) this chapter focuses upon particular 'events' as an access point into how the participants in this study construct their relationship with, and derive meaning from, their home. Gurney describes this approach as *episodic ethnography*. Using in-depth interviews conducted in Bristol he illustrates how the meaning of home is constructed in relation to 'turning points in life histories' (Gurney, 1997: 24). He questions the influence that these 'events' have upon attitudes towards home as a commodity and as an experiential sphere. In this chapter I explore how the experience of bereavement interacts with respondents' experience of home. Bereavement in the context of older people tends to be closely associated with the experience of a changing household composition. In the literature where issues such as bereavement are discussed it is often in the context of 'managing death' or as living/dying spaces (Hockey, 1999; Finch and Hayes, 1994), rather than upon older people who continue to live within the space of the home and/or stay within the mainstream housing system.

The above discussion alludes to the fact that different life experiences lead to different perceptions of the home space. The concept of the 'meaning of home' concerns the nature of the relationship between people and their home. Holland (2001) argues that the concept of the 'meaning of home' is elastic enough to encompass the wider geographic space of the neighbourhood. Meanings of home are dynamic; they can go from positive to negative and back again; they reflect deeply personal experiences, such as the life events referred to above, and are subject to daily reappraisal. In recent years there has been growing interest in the 'meaning of home' as a subject for empirical investigation and theoretical exploration (Somerville, 1992). This interest stems largely from the belief that one's home is said to have an emotional significance beyond the physical attributes of housing. The meanings that people attach to their homes may have analytical power in explaining why people make particular housing decisions.

'Home', is understood to be a complex concept with multiple origins and as such is difficult to define (Lewin, 2001; Bowlby *et al*, 1997). Numerous ways to deconstruct this concept have been proposed. Dupuis and Thorns (1996) discuss the concept of home in terms of different 'levels'. These levels have been identified as home as a cultural value (Mason, 1989), home as an economic value (Hamnett, 1992) and the feminist critique of home as a workplace for women (Munro and Madigan, 1993). Gurney and Means (1993), on the other hand, distinguish between the cultural, intermediate and personal levels of the meaning of home. The cultural level concerns the everyday use of the word 'home'. At this level home constitutes a topic of political rhetoric and common sayings, spawning such clichéd phrases as 'keep the home fires burning', and 'a woman's place is in the home'. Home is seen as an ideological construct (Watson, 1986; Gurney, 1990), which is gendered and depends on the presence of a wife (Mason, 1989). Contradictions, however, emerge at the intermediate level – a level where home constitutes something that is both consumed and produced. These contradictions relate to the aspirations of older people differing from their real life experiences. At this level we question why people remain resident in a particular house for a long period of time. It is at the personal level that the emotional significance of the home can be assessed. Home is

seen to constitute a profound personal sphere. Important life events, both positive and negative, may colour one's experience of the home.

7.3.1 Home as a social and emotional space

The idea of there being both a physical and social space of home is one that Munro and Madigan (1999) draw upon. In their study they argue that 'the concept of home embraces both a physical and a social space; the house itself is home, as are the social relations contained within' (Munro and Madigan, 1999: 107). Home is a place of emotional and physical well-being, a place of loving and caring social relations (Watson and Austerberry, 1986). Lewin states that:

The house is where we live but a home is for the soul. Home does not only mean a residence, but also mental capacities, emotional relationships and social ties. The home resides at the centre of our psyches (2001: 356).

Research in geography, housing studies, urban studies, anthropology, environmental psychology and sociology has engaged with the emotional relationships that create and sustain the homes in which, and through which, people live their lives (Cooper Marcus, 1995; Gurney, 1997; Rapoport, 1995). Such work considers home as both a socio-spatial (see Somerville, 1989; Saunders and Williams, 1988) and psycho-social experience (see Kearns *et al*, 2000; Rapoport, 1995). In the former this implies an understanding of home that is about the fusion of the physical space of the house and the social unit of the household. Psycho-social benefits include aspects such as the home as a haven and as a symbol of social status (Kearns *et al*, 2000). Within the space of home our emotional geographies are interwoven with the social geographies within which we are positioned; it is a 'space in which people make sense of their material and social relationships' (Avis, 2003: 15); a place to which individuals accord meaning, and from which they can derive meaning (Rapoport, 1995). Gurney and Means state that:

The emotions of home are a central concern. It is in the home that supportive and loving relationships between kin and non-kin relations most often take place. It can, therefore, be argued that the positive feelings of niche and belonging to be found at home seem most likely to stem from an emotional (not ontological) security. Personal experiences are therefore very important in shaping the meaning of home (1993: 122).

Home is thus represented as something more than a physical artefact, a mode of wealth accumulation and/or a political ideology. Home instead is perceived in terms of the relationship between the person (the dweller) and the place (the dwelling):

House is a material object, but home is relation...home is an emotionally based and meaningful relationship between dwellers and the dwelling places (Karjalainen, 1993:71)

It relates as much to emotional experiences as to the idea of shelter (Avis, 2003). An example of work that explores this idea of a house encompassing the emotional relations of home is that by Gullestad (1995). In her research she found the physical act of home decorating to be a material expression of the way in which individuals create and sustain their sense of personal identity, that of their family, as well as issues to do with independence and security (Dolan, 1999). Cieraard (1999) also explores what it is we express in our decorating practices in the domestic sphere. She argues that 'meaning and meaning construction are not necessarily conscious offers, but are essentially related to and sustained in practice' (1999:4). In my research, Margaret's story of how it took her time before she felt ready to display her sister's photograph in her home helps to illustrate how social relations within the home can be bound up with material expressions:

Margaret: So that was, but I couldn't bear to have her photograph in my bedroom until four years had passed.

I: Four years.

P: And it was strange. I had a lovely little picture of her. And that Christmas I had received a nice little frame. But I didn't know what to do with it. And then suddenly one day it just comes to you. [Sister's] photograph will be on my dresser. So, it was the strangest thing.

[Interview 19]

Similarly, after the death of her husband Nicola moved in with her son for three months. Her husband used to wait by the window when she returned home every evening and in the aftermath of his death she could not face returning home. When she did eventually move back she painted and decorated to keep herself busy. I would suggest that this decorating practice was about more than just keeping occupied, but also related to her association between her husband and the space of home. This decision to redecorate supports Gullestad's (1995) research that suggests that the emotional landscapes of the home are connected to the physicality of the house.

7.3.2 A space of family and memories

A relationship that is particularly important in the context of the home is that of the family. It has been argued that home and family are virtually interchangeable terms (Oakley, 1976), to the extent that a home is only a home as long as the family is in it. Home, Jones (1995:2) argues, 'is thus not just about housing, but also about a household, and preferably a family household'. The concept of home is overlaid with the domestic idyll, with family relationships being central to ideas about home life (Allan and Crow, 1989). A recognition of the overlap between the concept of home and the family, encapsulated in the term 'family home', is crucial in trying to identify the interrelations between the ideological and the material nature of the home:

Homes are assumed to become homes because they provide and become the environment within which family relationships - close, private and intimate - are located (Bowlby, 1997: 344)

The concept of home thus carries a heavy ideological burden and can be seen as part of an ideological trinity: family, home and community (Watson, 1986).

Twenty-one of the participants in this study had to negotiate a new relationship with their home centred on it no longer being a 'family' home. They went from a situation of living with other people at the age of 50 to living alone at the time of the interview (post-age 65). In Helen's quote below we can see her sense of home as a family place. In the absence of the family the 'family home' is no

longer, for her, such a desirable place. When the family is no longer present the concept of home in that particular house breaks down:

Helen: I felt that we had gone from 4, and then to 3 and then to 2 and then to 1. Em, I didn't particularly like living alone.

[Interview 25]

Helen did not like living alone in a place that previously resounded to the sound of her family. As she counts down the numbers, her words graphically illustrate how her relationship with her home changed, as the social relations within it changed. For her the most intimate memories are associated with a particular place and to be in that place reminded her of her changing circumstances. For younger households the transition to a single-person household usually involves moving from the family home to a single-person home. This is not generally the case for older people, for whom the same dwelling usually goes from being a family home to a single-person home (Power, 2003). Florence also emphasises the idea of her home being a 'family-house' – the words, 'family' and 'house' going together. What also comes through in this quote, is how she connects her sense of well-being with the place, stating that 'I feel good in it':

Florence: It has been a good family-house. I mean my brother died here. Its em, I don't know, I feel good in it.

[Interview 21]

Community studies of the 1950s and 1960s have informed a tendency within sociology to assume that if home is important for older couples it is because of times past and of family brought up there (Mason, 1989). A classic statement of this comes from Townsend's 1950s study of working-class elderly people in Bethnal Green:

Home was the old armchair by the hearth, the creaky bedstead...it embodied a thousand memories and held promise of a thousand contentment's... It was not only the place where associations with the past and long usage provided comfort and security in old age. It was a symbol of family unity and tradition. (Townsend, 1963: 38-39)

Mason (1989) in her research found that the home was reconstituted as a place for the married couple. She explored the significance of home to the lives of couples, looking at the ways in which the meaning and experience of home was negotiated by husbands and wives, a process that she argued was embedded within gender relations. Eve, who currently lives with her husband, suggests that should either of them die, the remaining partner would move to a smaller, more manageable dwelling:

Eve: I suppose someday, Well I wouldn't like to live here alone because it is too big for me. I can't reach, as you can see, I can't reach ceilings and I can't reach windows or anything like that. So whichever of us dies first.

[Interview 07: emphasis added]

Helen, who also could not contemplate living in her previous home without her husband, expresses similar sentiments:

Helen: I could not have lived in the house by myself.

I: Because of

P: It was just, 'na' [shakes head]

[Interview 25: emphasis added]

Mary states that when her children moved out, she would have moved to a smaller house if asked:

Mary: No, I planned to stay in that house. And of course when the children got older and I was only there myself, I said well, if the town wants a bigger house and if they ask me to move into a wee one I will do so. But of course the town didn't. And I was in the big house on my own.

[Interview 08]

Gurney (1997) draws on accounts that speak of the way that homes hold people in particular patterns of relations. Home provides a space that shapes peoples understanding of themselves as children, adults, married and so on. In the above discussion we see how social relations are bound up with the concept of home.

In the following sections I explore participants' housing responses to the death of their spouse. Of those participants who have experienced the bereavement of a spouse or sibling with whom they lived after the age of 50, 11 have stayed living

within the same home, and 10 have moved to a new home. Clearly for some of the study participants staying within the 'place' of these particular social relations is important, whereas for others, these memories are too painful and they chose to move away.

7.4 Bereavement as a spatialised experience: staying put

Within my research the 'dwelling', and the meanings that are attached to it, emerge, as interwoven with the relationships, which are formed within. Bachelard (1958) has described home as one of the 'sites of our intimate lives', arguing that 'memories are motionless, and the more securely they are fixed in space, the sounder they are' (quoted in Hockey *et al*, 2001: 739). In this context Hockey *et al* (2001) consider bereavement to be a spatialised experience, as home plays a central part within it. Hockey *et al* examined whether their respondents' relationships with domestic and public space changed as a result of being bereaved. They were concerned with the embodied experience of living alone, and the way in which death (and ageing) transforms particular spaces (see also Mowl *et al*, 2000). There are a number of dimensions to the experience of home in the aftermath of bereavement. In one respect home is seen as a point of connection to those who have died, as exemplified in Gurney's discussion of 'home as mausoleum'. The stories of those interviewed in my research also reveal locational connections to the particular environment, as well as shared social connections such as the church.

The notion of bereavement as a spatialised experience has been represented in terms of the 'home as mausoleum', in which the home is kept as the deceased person left it (Gurney, 1997). The home thus remains as a place of intimacy even when one person has died. For some of the respondents the experience of bereavement means staying in the place of their memories of the deceased. Florence and Peter discuss their experiences below:

Florence: I have always felt the same here. I mean I must admit it is different without [Husband's name] being around. That has been the hard part. That has been the hardest time that I had was when he past away. *But he is still there.*

[Interview 21]

Florence still places her husband within her home. Her relationship with her husband has become bound up with the physicality of the home. Similarly for Peter:

Peter: I: Now after your wife passed away did you ever think about moving?
P: No I was quite happy. I was quite happy where I am. No I didnae want to move.

I: And why was that?

P: I was just quite content with the place. We had spent so many years in it together, like you know, I just didnae want to leave. Na I didnae want to leave it. But she spent her last years in this house so I am not going to move out of it now.

[Interview 28]

Home in these instances serves as a point of connection with those who have died. Although staying in the marital home was not without its financial difficulties:

Florence: P: Em that was a bad time, when he died.

I: Oh, okay.

P: Because I remember walking down, he was in church, we are in [local community group], you know Church of Scotland, and he lay in church. And I went up that aisle thinking how am I going to manage this house, with two brothers, two teenagers

[Interview 21]

Heywood *et al* (2002) refer to the financial effects of bereavement putting pressure on the widowed to move. There is a gender dimension to this inequality, with inequalities in the workplace being carried through to later life, as wives are not entitled to the full pensions earned through their husbands' jobs.

As a homeowner Margaret had the choice to move to a new home and make a new start, and indeed was advised to do so by some friends. Her home, however, was still a place that held her; a place represented by something more than just the actual dwelling, and encompassed the wider environment. For Margaret, this environment brings back memories of her family; memories that she wants to keep:

Margaret: No, no. And I remember when my sister died one friend wrote and said 'you must move, there will be too many sad associations'. But I never wanted to. Because I am outdoor and it is near the beautiful [name of local park] Park. And that was why my parents went there from Leith in the first place in 1917, because they liked the out of doors and [name of local park] Park. A great place. So you could say that the environment was pulling me to stay near. This beautiful environment, which meant a great deal to our family.

Margaret's sense of home fits with Holland's (2001) earlier definition of the meaning of home being elastic enough to incorporate a wider geographic scale. Her transition to living alone was aided by a strong social support network:

Margaret: I: And after she passed away how did you feel living in the house after she was gone? Was that something that was very difficult for you? I know that is quite a hard question.

P: No I tell you it wasn't difficult living because the church was a great source of help of, of what is the word, support. And my sister had been a great member.

[Interview19]

For Florence, Peter and Margaret their experiences of bereavement concur with Bachelard's (1958) argument that memories are fixed in particular places. This comes through both in their decision to stay put and in the words that they use to describe these decisions. It could be argued that we are tapping into more than just memories. Home (places) are in fact part of those active intimate and emotional ties that bind people together. As a result remaining in their current homes is important to them. But as the following section illustrates this was not the case for all of the study participants.

7.5 Bereavement as a spatialised experience: moving home

Conceptualising bereavement as a spatialised experience can result in the surviving individual either wanting to stay in that space (as discussed above) or wanting to 'get away' from that space. For a number of those interviewed, memories which associated their home with the recent sadness of bereavement and the loss of their loved one meant that for them moving to a new home was the preferred option.

Helen talks about the impact that her husband's death had on her feelings about her home:

Helen: He died in the house so I thought 'no, no I can't', so that is when I moved. So that kind of kept me going for a while, all this, and then I moved. I have never regretted moving. *I wouldn't have been happy in the house.*

[Interview 25]

In a similar vein Connie explains why she decided to move home following the death of her husband:

Connie: I just wanted away. I go back sometimes to see the neighbours but it takes an effort. [...] And I sometimes go back. But I find that I see my husband going up that path for the last time and I don't like it.

For both Connie and Helen the decision to move home following the death of their husbands was made quickly:

Connie: The day after he was cremated. He was cremated on the Friday and I looked at a paper on the Saturday and I saw these flats advertised. And on the Saturday afternoon, and by the Wednesday I had put the deposit down.

[Interview 09]

Helen: Aha, I moved in the April. We went out for a walk and these houses were being built. And we never walked that way and we thought we will have a wee look at them. And I said right, 'I am going to move here, I am going to put my name down for one being built'. And it was like that. A lot of people had said 'you are doing it too quick'. But na, I wasn't.

I asked Helen how she felt about this move, and about whether she missed anything about her previous home:

Helen: Did I miss anything about it? No, no really because I just didnae like it after my husband died in the house. I mean I hated moving from room to room. He died in the bed, so I hated going to my bed at night, I just didn't like anything about it, up to then I had been happy with it. It just, na.

[Interview 25]

For Irene, who was also a homeowner, it was a longer process of adjustment and negotiation, in terms of *when* she moved:

Irene: I: So you stayed in that house until when?

P: Well, my husband died in 87. And it was 4 years before I decided to move and that would be 91. 10 years ago.

And *where* she moved:

Irene: So I looked at some houses in [existing area]. And [son-in-law] said no. He said if you are moving you are better to move up this way to the girls [her daughters].

She discusses how her children wanted her to move, but she wanted to wait until she felt comfortable with the decision:

Irene: The girls were always on to me to move you see. And I said no when I am ready to move. I was always aware of [husband's name] presence in the house. [...] I felt a presence for 4 years and then I said now I am ready to move.

[Interview 12]

In this we can see how the 'bond' with her husband was tied up with the materiality of her house. Home, thus embodies both a physical and a social space.

But not all of those for whom the memories in their home brought sadness made a 'new home'. Nicola and Jean both moved temporarily out of their homes before returning to them. Following the death of her husband, Jean spent some time living with her daughter before moving back to her own home:

Jean: P: Well, I stayed with my daughter for about a month. But as each day was going on I was getting fidgety. So I says to her one day, I said '[daughter's name] I should go back to my own house'. She said 'do you feel like you are wantin' to go back'. I said, 'oh yes' I said, 'I am not goin' to stay here, I said. I am fine, you have done well and I have got myself a wee bit settled'. She had cleared everything away, you know.

I: That belonged to your husband?

P: Cleared all his suits away and everything like that before I went there. So when I went in it was just myself and that was it. I would say it took me nearly a year to get myself mobile. But then the first year I was a fit woman then. It was no problem, ken. But eh otherwise I had to get back. I had to get back...

I: Why was that?

P: I had to get back. I am all right now.

[Interview 24]

Both Nicola and Jean rented their homes from the local authority. Those who rent their homes from the local authority did not seem to have the opportunity to adjust to their new household situation by means of residential mobility in the same way or as easily as owner-occupiers. Jean had previously spent five years asking the council for a move back to her native area, so it is unlikely that moving again after the death of her husband would have seemed a feasible option to her. Helen, Connie and indeed all the participants in the study who moved following bereavement were homeowners. Being an owner seems not only to offer the (economic) possibility of making such a decision but also offers choice over the timing of the decision. Those owners who stayed put following their experience of bereavement seemed to really want to stay. These stories would seem to suggest that the impact of bereavement is mediated by material circumstances, or more particularly by tenure position. Whilst none of the social renters expressed an explicit desire to move permanently following their experiences of bereavement, it would seem reasonable to argue that there may also be an element of ex-post facto rationalisation at work here, as they negotiate their emotional experiences within the wider structural context.

As the above discussion illustrates, for both movers and non-movers, home is a space of memories. The analysis of the data gathered for this research shows a more complicated picture than that argued by Bachelard's (1958) 'memories as motionless' thesis, with some of the study participants choosing to stay put, and others choosing to move as a response to the experience of being bereaved. What emerges, I would argue, is a picture of the emotional geographies of home, (of which memories are a part), impacting on and mediated by the workings of the housing system.

What this discussion also taps into is the idea that people can have relationships with 'things'; in the case of the participants in this study these relationships are with their dwellings. Housing cannot just be understood as part of an economic system but must also be conceptualised as part of the emotional relationships of people's lives.

7.6 Longer term response to bereavement

Nearly half of those interviewed have gone from a situation of living with other people at the age of 50 to living alone over the age of 65. Whilst for younger people living alone is more likely to be an intermediate rather than a permanent state (Somerville, 1994), this is not the case for older people. Over the past 40 years living alone in Scotland has become a less marginal household structure and as the projections above show it is likely to become even less so. Living alone is an experience that they share with 38% of the Edinburgh population (33% in Scotland). In Edinburgh 14% of these households (15% in Scotland) are one-person pensioner households (Census of Population, 2001). Behind the above statistics, lies a range of experiences of being, and reasons for living within, a single-person household. Those who live alone often choose to do so for positive lifestyle reasons as they seek independence and freedom (Jones, 1995). Living alone becomes a means to maintain a sense of self-identity (Seale, 1996). In a survey of 538 older people living alone in four areas of England - Harrow (London), Northampton, Oldham (Lancashire) and South Norfolk - Tunstall (1966) found that the 'overwhelming majority' of those interviewed preferred to live alone. Tunstall, however, did acknowledge that this was a very specific question about a complex reality and that participants may have been putting a brave face on a situation over which they had little control (Tunstall, 1966).

In my research descriptions of experiences of what for many was their first experience of living alone varied. For those interviewed as part of this study, the transition to, and experience of, living alone is imbued with an emotional significance beyond the numerics of a changing household structure. Whilst most were happy with their housing circumstances, the experience of living alone was not always a happy one. This applies to both owner-occupiers and to local authority tenants. Irene and Sheila allude to the loneliness and fear of living alone:

Irene: I: You are happy?

P: Well I've got accustomed to speaking to myself!

[Interview 12]

Sheila: I: And how did you feel about living in the house in [X] Road after your parents passed away?

P: Well it was something that I had to get used to. I had some friends of my mother, elderly people, you know, and I would go round to them. I was like another daughter to her, you know. I kept her young and she enjoyed my company. And I enjoyed hers. But if I got frightened I could cut down the back ground, through to them. Oh it is not nice.

I: Did you find it difficult being alone?

Oh aye. People knocking at the door at 12 o'clock at night [...] I am putting on a strong voice [...] I had a little bit of fear when you are living alone and it got worse. But it was semi-detached. I wasn't on my own as such.

[Interview 16]

Dupuis and Thorns (1996) found that many of the women in their work voiced a fear of being alone. This range of fears from isolation to victimisation can undermine a sense of security within the domestic space.

Living alone, however, does not necessarily mean being alone or indeed coping alone. Support in managing around one's home can be received from both informal and formal networks. Allan and Crow (2001) explore the patterns of family and household relations that develop over later life, focusing on social relations within the home rather than on relations *with* the home as a result of change. They argue that older people are not generally ignored or neglected by their families, with such 'informal support' being important to the maintenance of independence. The importance of such networks comes through in the interview transcripts. Jean talks about the support that she receives from both her neighbours and her family:

Jean: Oh aye. I have got good neighbours. I mean if they don't see you for a few days they come up to the door to see if you are all right. And when I was ill they were very good. Oh aye. They were up all the time. Asking if I wanted anything and that. But my daughter she is good. Oh aye. She comes up Wednesday and Friday. I write out the messages and she gets all the messages and she won't let me Hoover. I can Hoover but she'll not let me. She says 'you leave that alone. I'll do the Hoovering. You do your dusting and your washing'. I can do all of that. I do my own cooking. I've got a micro of course. It is easy!

[Interview 24]

For others it is the more formal support of a home help that facilitates their experience of living alone. Although this type of support is not without its limitations as home-helps are restricted in the type of work that they can do:

Mary: Oh, I didn't get out very much. I had to have a home help as well, because I couldn't deal with the things.

[Interview 08]

William: She comes two days a week, Tuesday and Thursday. She is very good, aye. She has been doing her job for nearly twenty years. I have had her for quite a while now. She does the housework. Although it is not dirty like. On Tuesday and then on Thursday she goes up to the store and gets my messages for the week like. She makes my dinner for one day and I get her to get ready-made meals in the store. And I say, 'well get me three like.' And I get butcher meat from across the road. I have got to watch when I am cooking because I can hardly stand like.

[Interview 26]

Ultimately, however, it is a process of individual adaptation to a new living circumstance:

Helen: I: Okay and how do you manage about the house? Are there any tasks that you find difficult?

P: [Shakes head]. I open the plugs up and have a look. It is surprising what you learn to do when you are on your own. Or what you try to do when you are on your own.

I: You don't have the other option.

P: That is right, you try everything, and then you think well no I cannae manage it, you know. But I can manage myself. My daughter will not let me put up curtains now, she will not let me go up ladders.

[Interview 25]

7.7 Conclusion

As with chapter six, this chapter has explored how events within individual biographies have impacted upon and mediated the experience of housing over later life. Whereas chapter six focused on issues surrounding health experience, this chapter has explored the emotional impact of a changing household composition – in particular the transitions to living alone - as children leave home and/or partners pass away. Looking at such biographic events provides an access point into how people construct their relationships with, and their experience of their homes and adds a further dimension to our understanding of the experience of housing over later life.

Exploring events within individual biographies again highlights the fact that later life 'housing pathways' are both dynamic and changing. It emphasises that such 'pathways' are not just about 'events' such as moving, but are also about changing experiences within the same home (a point raised in chapter 1).

In this chapter I have shown that as a result of a changing household composition, participants had to negotiate a new relationship with their home. This new relationship was centred on it no longer being a 'family home'. A number of the participants talk about home as a place of memories, where they 'place' the bereaved. Home is seen as part of intimate and emotional ties that bind people together, ties that in some cases persist after death. This readjustment is about the meaning of home issues (particularly the importance of meanings attached to social relations within the home) and not about needing to get a smaller house to be more manageable.

Participants were found to 'readjust' in a variety of ways: as one would expect of such a personal experience. As was the case with the experience of ill-health and/or impairment, housing strategies are used as a way to manage experiences of bereavement. For some of the participants moving home was important as a means to move away from often, painful, memories; for others their choice was to stay put within the spatial environment of these memories.

Exploring these stories of readjustment leads to the development of two main, but interrelated, arguments. Firstly, I argue for the importance of recognising and developing an emotional discourse of housing. Such a discourse would both challenge and sit alongside the dominant economic discourse. In terms of the day-to-day reality of people's lives this emotional discourse may be more reflective of housing experiences. An understanding of this discourse gives us a more textual account of how housing decisions are made and pathways experienced. By advocating the recognition of such a discourse, home is conceptualised not just as a physical and economic space but also as a 'social and emotional space'. Housing studies is largely informed by a consumption focus (Saunders and Williams, 1988). This chapter illustrates the need to conceive of the 'consumption' of home not just as four walls in a bricks and mortar sense but as a place in which social relations are bound up. In other words there is also an 'emotional' dimension to this consumption.

In talking about the relationship between person and home-place emotional geographies are clearly important.

Secondly, I argue that in the experience of housing emotional relations are intertwined with the structural context. By this I mean that participants' response to bereavement is affected by their place within the housing system – that is as public renters and owner-occupiers. Owners were more likely to be able to move following bereavement than public renters (although some renters did temporarily move in with their children). Home is usually presented as being part of the private sphere. But as this chapter has shown, we can see how public policies impact upon these private experiences.

7.8 Part two conclusion

Part two of this thesis has considered the implications of the cohort effects that were discussed in part one for the use and meaning of home in the context of two of the housing relevant biographical events that punctuate individual life paths. In particular I have shown how these individual biographies interact with cohort effects to shape the material and emotional geographies of home.

What this discussion shows is that social tenants and owner-occupiers have much more in common than the rhetoric of politics suggests. But the one key difference between the tenures, and hence between their experiences of home, is the exchange value that comes with owner-occupation, and what they can do with their home as a result of this.

Conclusion

8.1 Introduction

This thesis explores the housing pathways of 34 people over the age of 65 in Edinburgh. It stems from a dissatisfaction with a presumption in the literature that housing pathways end with retirement (and/or at age 65). This research set out with the broad aims of exploring ‘what happens in housing over later life?’ and also, ‘how it is that older people have arrived at their current housing positions’. In seeking answers to these questions this research also casts light on wider issues regarding the changes in the twentieth century housing system in Britain, and the consequences of these changes for individual housing experiences over later life. In this final chapter I draw together the key arguments that are put forward in this thesis, and consider the methodological, conceptual and policy implications of this research.

8.2 Developing the literature on housing in later life

In this research I have produced a significant body of work on an area – older people’s housing, and especially older people’s mainstream housing - which is notably underplayed in recent literature. In chapter one I show that research to date has tended to concentrate on ‘special’ forms of provision, such as sheltered housing, and on descriptive accounts of current housing position. I argue, instead, for an

approach rooted in the ‘mainstream’ housing system (where most older people live), which is concerned as much with where people came from and are going to, as with where they live now. In doing so, I consider the wider housing system through which individuals have aged, and explore how individual lives and biographies interact with this wider context. In this way, I avoid essentialising age, and rather than view age as an explanatory endpoint, I instead try to account for the way housing outcomes frame the experience of ageing differently for different age-cohorts. I argue that if age matters then there is at least a sense in which this has been made so, as over time, individuals have lived, and been housed through different policy contexts.

In focusing on the circumstances in which the majority of older people live for most of their lives, and in seeking to understand how these housing positions have been arrived at, I have achieved a number of things. Firstly, I have illustrated the dynamic housing pathways and experiences of older people. Secondly, by adopting a life course perspective on housing experiences, and a biographical methodology to explore these, I have shown the significance of cohort factors in impacting upon both past and current housing experiences. Thirdly, by considering the significance of cohort I have shed light on the ‘lived’ experience of housing tenure and the changes to the housing tenure structure. I show the disjuncture between these lived experiences and the political rhetoric around the rise to dominance of owner-occupation. Fourthly, I have shown the importance of considering individual biographies in exploring housing pathways, and the importance of positioning these biographies within the wider housing policy context. Finally, I discuss tenure as a political strategy, and in doing so consider not the smaller details of policy but rather focus on the politics of policy.

8.2.1 Dynamic later life housing pathways

Across the five substantive chapters I illustrate some of the multiple facets of later life housing careers within the ‘mainstream’ housing system, as I explore the housing experiences of both social renters and owner-occupiers since the age of 50. Through the stories told by the participants a picture is created of dynamic post-50 housing pathways, with both changing homes and changing experiences of the same

home. The dynamism of this picture sits at odds with many of the representations of older people's housing. By focusing specifically on the period from age 50 onwards, and by adopting a biographical housing pathways approach I have been able to explore the extent and type of housing decisions made over this period. Moving appears to be not such a big issue for many of these participants. Twenty-five of the study participants moved after the age of 50. These moves took place for a variety of reasons. For example, in chapters six and seven I discuss the stories of participants who moved as a result of ill health/impairment and bereavement experiences. Further, within this research changing experiences are perceived as important as mobility decisions. Housing 'careers' are shown not just about big moves and decisions but are also about changing experiences of housing and changing relationship with one's home. It is thus important that we do not ignore periods of non-movement. This is a point that emerges particularly in chapter 7 when we hear stories of study participants negotiating a new relationship with their home as a result of bereavement experiences. This picture of dynamic post-50 housing pathways reveals the extent to which focus on 'special' forms of housing provision risks marginalizing the experiences of the majority of older people.

8.3 The life course approach and the significance of cohort

In chapter two I introduce the women and men who are the focus of this study. I argue that older people are particularly well placed to help explore the changes in twentieth century housing in Britain. The study participants have interacted with a changing housing system at different points in their lives over a period of time. Exploring these cohort effects, that is examining the significance of the context through which people have aged, allows us to consider the factors that shape individual housing experiences and pathways. This research shows the importance of cohort in setting the parameters of people's housing pathways. The stories of the study participants are not so much about age as about the wide range of housing experiences that accumulate across the life course. By positioning later life as part of the life course and by exploring individual housing pathways through it, what happens in housing in old age is seen as something to be explained with

reference to the politics and practice of the housing system more widely, not something which is itself accounted for by being old per se. This is crucial with regard to how we represent older people's housing experiences, and further extends the literature on older people and their housing that is referred to above.

There could be many contextual factors framing cohort effects that have a bearing on housing outcome. These include changes in the employment structure, the liberalisation of financial services and the increasing economic independence of women. For the purposes of the experiences being discussed in this research the most significant cohort effect in the British housing system has been the tenure change that has taken place over the twentieth century. In this thesis I tell stories that have not previously been told about this experience. In telling these untold stories, I provide new information on how tenure is experienced and the interplay between this policy context and the experience of housing. Exploring how household biographies have interacted with this changing tenure system over time, provides a way into examining the significance of cohort effects, and the way that the policy context interacts with the lives of individuals at different points in time and at different points in their lives.

8.3.1 Personalising the experience of housing tenure and a changing structural context

Housing policy has been set up to make tenure matter. Indeed tenure is a concept that has dominated housing policy agenda over the twentieth century, and around which many assumptions are made. The most prolific of these assumptions is that individuals have always desired to be home-owners. In the course of exploring what happens in housing over later life we have learnt a lot about tenure in this research, and about what it has been made to be within the wider British housing system. This is a critical point because government policy 'objectifies' tenure differences as if this comes with fixed, immutable attributes - when in fact different attributes are built into the sectors at different times. So whilst governments set up owning as the norm, older people (with more housing experience than most politicians and policy makers) may prioritise other things.

The discussions in chapters three to five have revealed how tenure preferences have been constructed and articulated by this group of older people. We see how this group of older people have arrived at a particular policy context (one that favours owning) but this is not the context that they have lived through. This group of people has had experiences of tenure in a number of different contexts. Chapter three explores the experiences of the participants who are long-term owners; those who had bought by age 50 and remained as homeowners over later life. By considering the experiences and stories of a group of people who became homeowners early in their housing 'careers', we see home ownership not as an unquestioned norm, but as one of a number of possible housing options. In these instances, home-ownership was the housing door that opened for them. For these participants, current meanings and attractions of owner-occupation are not uppermost in their minds. Although benefiting from the advantages that governments have built into this tenure, there is no real sense that participants actively chose to become home-owners for the reasons that the Government currently expects.

In chapter four I consider the experiences of another group of participants; those who rented their homes at age 50 but have subsequently become home-owners. The experience of these participants highlights the importance of the path to current housing position. As with the experiences explored in the previous chapter this group are also home-owners. Most became home-owners via the 'right-to-buy' legislation. Owning has worked for some of them, but not for all. The stories of this group helps to shed light on, and unpack, the distinctive tenure-shift that allowed the expansion of owner-occupation in the 1980s. By charting their access stories into owner-occupation, I reveal the thought process that epitomises the expansion and normalisation of this, now dominant, tenure sector. We see social renting as a tenure that was working for many, but was made not to. The key point that emerges is that they did not have a burning ambition to own and many enjoyed what renting had been. It was the changes in the social rented sector, and the establishment of a particular kind of owner-occupation that shaped their housing pathways.

Chapter five considers the experiences of those who aged as social renters through a changing housing system. It is argued that participants chose to stay as renters, holding onto an impression of the sector that was formed at the height of the

welfare ideal. For this group, home is still primarily understood in terms of its use value. What emerges from their stories is that the social and political relations of tenure are not that important to this group. The experiences of the study participants in this chapter have more similarities with, than differences to, the participants in chapter three. These narratives show that tenants and owners have a lot of issues in common; more than the rhetoric of politics suggests. One key difference that does emerge from these narratives is the exchange value that owners but not renters can derive from their homes.

Across chapters three to five, I have shown housing tenure to be a dynamic and changing concept. These chapters tell the story of the normalisation of owner-occupation and the residualisation of social renting from the perspective of those who have not only lived through this change, but have previously known something different. In chapter six we also see the changing health function of the tenures, with owner-occupation effectively becoming a 'new space of welfare', as participants turn to this sector to meet their health needs. Within this context the meanings that are attached to tenure also become social meanings, as housing becomes part of an ethic of care. This thesis provides an alternative reading of housing tenure in which the political construction differs from the lay experience.

By tracing out participants' experiences of their housing pathways over the period of later life I have focused on individual housing experiences whilst also showing how these have been affected by the wider context. I have shed light on how housing decisions are made; decisions that are affected not just by current experiences but also by past experiences and particularly cohort effects, as the study participants pass through a changing housing system. In adopting such an approach I move analytically between personal stories (biographies) and the social structure. I argue that the housing system alone does not determine people's lives. Personal biographies play an important part in shaping housing experience. In the following section I explore how two particular biographical events, the experience of ill health/impairment and bereavement, interact with the wider context to shape housing experience over later life. In this way this research casts light on the materiality and the meaning of home.

8.4 The interaction of cohort with biographies

In chapter one I discuss the need to consider other life careers, such as health, family and employment, in conjunction with housing careers, and emphasise the importance of the interactions between these different areas of an individual's life. In adopting such an approach, housing experiences are thus understood within the wider context of people's lives. In this thesis I also consider how cohort effects interact with individual biographies to shape housing experience. I argue that a focus on biographies is important in exploring housing experiences, but that such biographies are best understood when set within the wider context. This research thus illustrates how people experience structural change in the context of their personal biographies. In particular, I show how responses to these biographical events are affected by tenure position.

Given participant's position in the housing system, in chapter six I asked what happens when health declines and/or impairments develop. I focused on the anticipation of, and reaction to, housing becoming a disabling environment. My interpretation of the data is that people actively use housing as a way to manage their health. The changing tenure system has implications for this process and hence for the experience of health and home over later life. This chapter drew out the different housing pathways that people with health needs might take, and identifies residential mobility as a key 'housing for health' strategy. I illustrate tenure differences in the strategies possible for adjusting the material environment of home to produce more enabling spaces. The vignettes of the study participants show that people are increasingly having to turn to owner-occupation as a 'new space of welfare', even though this sector does not have a health tradition and has not been set up to care (Smith *et al*, 2004).

In chapter seven I showed how the nature of people's relationships with their homes change following bereavement. Whereas chapter six directs attention to the materiality of living spaces, chapter seven considers the meaning of the home, and the emotional attachment that people have to it. Through the stories of the participants I show how, as with health, the strategies adopted by participants are bounded by tenure.

Previously housing was conceptualised in terms of the provision of shelter. But the political lens of housing is changing. Focusing on biographical accounts of housing experiences over later life shows how people use housing as a resource in the management of different experiences within their lives. Conceptualising housing as a resource taps into the wider relevance of housing for other aspects of social and economic life. Housing is increasingly seen as a tool in the management of the wider economy. This research has considered the wider relevance of housing, with chapter 6 discussing 4 key 'housing for health' strategies.

Whilst this thesis does not engage with the minutia of policy, it does engage with wider issues concerning the politics of policy. By exploring individual biographies and the influence of cohort we see how housing tenure has been used as a political strategy. The narratives in this thesis show how it has divided out populations that at one time were quite similar. Whilst tenure may divide populations, the practicalities of housing, as discussed in chapters 6 and 7, demands a different response. Experiences of health and bereavement, and the needs arising are not necessarily structured by tenure.

Both methodologically and conceptually this thesis has added to a previously narrowly defined literature on older people's housing circumstances. In developing this understanding of later life housing experiences this research also makes wider contributions to a number of other areas. This includes firstly, the field of housing studies, as I explored the dynamics of housing tenure and the conceptualisation of housing as a resource used by individuals in the management of their personal biographies. Secondly, it has contributed to the discipline of social policy as I considered the politics of policy. And finally, this research has made contributions to our understanding of the material and emotional geographies of home as I explored how experiences of one's home place are framed by both structural factors and personal biographies.

Appendix 1

Dear Sir/Madam,

The Geography Department of the University of Edinburgh has recently agreed to fund a PhD research project that aims to explore the housing experiences of people over the age of 65 years. The project will provide new information on the housing option(s) that work best for older people.

I am writing to you because having carried out preliminary investigations into the issues involved I am now requesting the involvement of community groups, such as yourselves, to help to identify people who may be interested in being involved in this research.

I am open to any suggestions concerning how potential interviewees could be contacted. Of course, I would only speak to individuals who actively chose to be interviewed having been fully informed of the study's purpose and design. Please also note that I would undertake to meet any costs which may be associated with yours or your members involvement; that the data collected during the interview will be treated as confidential and used only for the purposes of the project; and finally, that feedback will be provided on the project's progress and results.

The Department is aware of the pressing time commitments that face voluntary organisations. However, good quality research may help to improve the housing situations of your members and I therefore hope that you would be willing to take part.

I will telephone you in the next two weeks in order to establish whether you are willing to discuss your experiences and/or to discuss possible ways in which your organisation could help us contact individuals.

Further information on the project can be found in the short synopsis which accompanies this letter. If you have any questions concerning this letter or the project, please do not hesitate to contact me at the above address, by telephone (0131) 6508107, fax (0131) 650 2524 or e-mail (spo@geo.ed.ac.uk).

Thank you for your time.

Yours sincerely

Sinéad Power

Appendix 2

NEW RESEARCH ON THE HOUSING EXPERIENCES OF PEOPLE IN LATER LIFE

How you can help

.....

The study

Little is known about the housing decisions of people from the age of 65 onwards, especially if they do not live in residential care or sheltered housing. This project aims to remedy this by examining the real life experiences of people living in their own homes.

I would like to know more about the housing circumstances of people in later life. To what extent are housing experiences in later life affected by previous life experiences? Do people plan for their housing in later life? What housing options do you see as being available to you? If you are managing well in your current housing, could your experience be helpful to others? If you are finding it hard, could you help me to identify the problems and maybe devise some solutions?

This research recognises that the views, opinions, attitudes and perceptions of older people themselves are important in designing public policy. While every individual's details will remain highly confidential I think that your experience could help make a difference to some peoples' lives.

.....

Taking part – What is involved

I very much hope that you will agree to help with this research. If you do take part, the procedure will be as follows.

First, I will take a few minutes of your time, probably by telephone to discuss the project and arrange an interview.

Second, I will meet you either at your home, or somewhere else e.g. a community centre, or a library, or some other meeting place. The choice is yours. This meeting will last about an hour and we will use the time to talk through some of your housing experiences since the age of sixty.

I will not ask you to talk about anything that makes you feel uncomfortable. You can change your mind about participating at any time. Everything that you tell me will be in complete confidence – this means that I will never identify you as an individual to any person or organisation.

This is a PhD research project at the University of Edinburgh and is supervised by Professor Susan Smith.

Appendix 3

Dear Mrs X,

I am writing to you to thank you for expressing an interest in being involved in the Geography Department of the University of Edinburgh's research into the housing experiences of people over the age of 65 years.

I am at present creating a list of people, such as yourself, who have expressed interest in taking part in my work. Once complete, I hope to begin contacting people on the list and arranging interviews from mid-June onwards.

At present my contact details for you consist of a postal address. Would it be possible for you to send me a phone number at which you can be contacted? If not, I am happy to continue to communicate with you by post.

For your further information I have attached a short summary of the research being undertaken. If you have any questions concerning this letter or the project, please do not hesitate to contact me at the above address, by telephone (0131) 6508107, fax (0131) 650 2524 or e-mail (spo@geo.ed.ac.uk).

Thank you for your time and I look forward to speaking with you in the near future.

Yours sincerely

Sinéad Power

Appendix 4

Interview	Pseudonym	Age	Household Composition At Age 50	Household Composition Now	Tenure At Age 50	Tenure Now
01	Laura	81	Alone	With others	Social Renter	Social Renter
02	Louise	79	With others	With others	Renter	Owner-Occupation
03	Linda	84	With others	Alone	Social Renter	Social Renter
04	Alice	93	With others	Alone	Owner-Occupation	Owner-Occupation
05	Nicola	74	With others	With others	Social Renter	Social Renter
06	June	69	With others	Alone	Owner-Occupation	Owner-Occupation
07	Eve	76	With others	With others	Owner-Occupation	Owner-Occupation
08	Mary	85	With others	Alone	Social Renter	Social Renter
09	Connie	77	With others	Alone	Owner-Occupation	Owner-Occupation
10	Kate	78	With others	With others	Social Renter	Owner-Occupation
11	Georgina	71	With others	With others	Owner-Occupation	Owner-Occupation
12	Irene	82	With others	Alone	Social Renter	Owner-Occupation
13	Ellen	79	With others	Alone	Owner-Occupation	Owner-Occupation
14	Sam	79	With others	With others	Owner-Occupation	Owner-Occupation
15	John	65	With others	With others	Owner-Occupation	Owner-Occupation
16	Sheila	70	With others	Alone	Social Renter	Social Renter

Interview Number	Pseudonym	Age	Household Composition At Age 50	Household Composition Now	Tenure At Age 50	Tenure Now
17	Elsa	71	With others	With others	Owner-Occupation	Owner-Occupation
18	Karen	82	Alone	Alone	Owner-Occupation	Owner-Occupation
19	Margaret	78	With others	Alone	Owner-Occupation	Owner-Occupation
20	Tim	88	With others	Alone	Renter	Owner-Occupation
21	Florence	81	With others	With others	Owner-Occupation	Owner-Occupation
22	Angela	83	Alone	Alone	Owner-Occupation	Owner-Occupation
23	Janet	79	With others	With others	Social Renter	Owner-Occupation
24	Jean	85	With others	Alone	Social Renter	Social Renter
25	Helen	77	With others	Alone	Owner-Occupation	Owner-Occupation
26	William	89	With others	Alone	Social Renter	Owner-Occupation
27	Deborah	73	With others	Alone	Renter	Owner-Occupation
28	Peter	76	With others	Alone	Social Renter	Social Renter
29	Ann	80	With others	With others	Social Renter	Owner-Occupation
30	Ron	75	With others	With others	Social Renter	Social Renter
31	Sarah	75	Alone	Alone	Owner-Occupation	Owner-Occupation
32	Betty	65	With others	With others	Owner-Occupation	Owner-Occupation
33	Elizabeth	83	With others	Alone	Social Renter	Owner-Occupation
34	Patricia	66	With others	With others	Owner-Occupation	Owner-Occupation

Appendix 5

INTRODUCTIONS

- I have asked you to talk to me today because I am interested in finding out about your housing situation and because I want to develop an understanding of how people over the age of 65 years end up in particular housing situations. I am also interested in how people come to decisions about their housing in later life. And the influence, if any, which family, health and previous employment experience has on housing in later life.
- The format of the discussion is fairly open, but there are certain issues that I would like to cover.
- Take your time over answers. There is no hurry.
- Remember that, everything you tell me is confidential. I will never identify you by name to anyone else. If there are any questions that you don't want to answer then we can skip over them. And if you want to end the discussion at any time, you just have to say.
- Obviously the questions have been devised to apply to a wide diversity of people, so some of the questions may be more relevant to you than others.

**BEFORE I BEGIN IS THERE ANYTHING THAT YOU WANT TO ASK ME?
AT THIS POINT, TURN ON THE TAPE RECORDER.**

SECTION 1 – Housing and Life Situation at 50 years.

1. Can I begin by asking you how old you are? YEAR OF BIRTH.

Married?

Any children?

2. I would like to start off by going back to when you were age 50. That was in 19XX.

Can I begin by asking you to tell me about the place you were living at when you were age 50?

[Sometimes it helps people to think how old their children were, or where they were working in order to set themselves in the correct context.]

Probes:

- Description of dwelling ☐
- Tenure Status ☐
- Mortgage ☐
- Area ☐
- Household Composition ☐

3. Can you tell me about how you came to live t/here? [How was it that you came to live there/here?]

Probes:

- When did you first move to this dwelling? **DATE OF ENTRY**
- Why did you choose this particular dwelling?
- What about the neighbourhood? Why did you choose to live here?
- Who was involved in making the decision to move here? Did you receive advice from anyone?
- Why did you rent/buy at this time? What would you say were the main contributory factors?
- IF OWNER-OCCUPIER, how did you feel when you first became an owner?
- IF RENTER, was the local authority (or other) a good landlord at that time?

4. Can you recall (any memories about) how you felt living there at that time?

Do you remember how you felt when you first moved here?

Was it suited to your needs at that time?

Was there anything that you disliked about it? How did you resolve these issues?

5. Are you still living in the same dwelling?

6. So (in 19XX) (when you turned 50), did you have any longer term housing plans?

Where did you imagine that you would be living in the future?

Immediate future?

More distant future?

Probes:

IF CURRENT DWELLING – Why did you think that you would remain in that dwelling?

IF DIFFERENT DWELLING -Where did you think that you would be living? Why did you think that you would move?

SECTION 2 – Life events (50 - 65 years)

Part of my research involves considering the extent to which employment, family and health careers play a part in influencing ones housing circumstances.

In the first instance I would like to talk about the period from (19XX to 19XX) age 50 until age 65.

Begin by confirming household composition at the start of this time period.

7.

<p>(1) Life event <u>Household comp +</u> <u>Relationship changes</u></p>	<p>1a. DID ANY OF YOUR CHILDREN LEAVE HOME DURING THIS PERIOD (IF RELEVANT)?</p> <p>If yes, proceed through grid If no, go to 1b.</p>	<p>1b. WERE THERE ANY OTHER CHANGES IN WHO WAS LIVING IN THE HOUSE (IF RELEVANT)? INCLUDES BEREAVEMENT.</p> <p>If yes, proceed through grid. If no, clarify who was living in the home over this period.</p>
<p>When did this happen?</p>	<p>At min. establish year that last child left home.</p>	
<p>In terms of your home how did you feel living in your home after this happened? For example, did you spend more/less time in the home?</p>		
<p>As a result did you make any adaptations or changes?</p> <p>Did you feel that you had to put off (less inclined to make changes) making changes?</p>		
<p>Did you consider moving? Did you feel that you might have to leave?</p>	<p>If yes, go to grid on page 8.</p>	
<p>Did you move?</p>		

8 LIFE EVENT: HEALTH

<p>(3) Life Event <u>Health</u></p>	<p>3a. WERE THERE ANY TIMES OVER THIS PERIOD WHEN YOU EXPERIENCED ILL HEALTH?</p> <p>When you had to go to the doctor a lot?</p> <p>When your mobility was reduced? If yes, proceed through grid</p>	<p>3b. DID ANYONE ELSE IN THE HOUSE EXPERIENCE ILL HEALTH? During this time did you ever have to act as a carer for someone?</p>
<p>When was this?</p>		
<p>Can you say a bit more about how these health problems were affecting your life at the time?</p> <p>Did you start to do things differently?</p>		
<p>As a result of your/ partner's changing health did you at any time consider your housing options, either present or future?</p>		
<p>Can you recall whether the house felt different after this/you felt differently about your home? Cause concern about where you would live? Did it affect your use of your home? Any obstacles/supports? For example, did you spend more/less time in the home?</p>		

Where there any features in your home or neighbourhood that caused you difficulty?		
As a result did you make any adaptations or changes? Did you feel that you had to put off making changes?	Were there any changes or adaptations that could have been made at that time that would have made your life easier?	
Did you consider moving? Did you feel that you might have to leave? Did you feel that this was an option?		
Did you move?		

9. LIFE EVENT: EMPLOYMENT

If we can think back again to when you were age 50. Were you working at this time?

Can you tell me a little about your job/employment history over this time?

Establish degree of permanence/security.

Were any other members of the household working?

Can you tell me about your partner's job? Establish degree of permanence/security.

2) LIFE EVENT EMPLOYMENT [+partner]	2a. Were there any times when you considered leaving/left this job? If yes, proceed through grid	2b. Did you make any changes within the same job? • Promotions?
When did this happen?		
What was the reason behind this? What		

happened?		
<p>Did changes in your employment circumstances ever impact upon decisions relating to adaptations or changes (or housing circumstances)?</p> <p>Did you feel that you had to put off making changes?</p> <p>Did you feel able to make changes?</p>		
<p>Did you consider moving?</p> <p>Did you feel that you might have to leave?</p>	If yes, go to grid	

10. Can I first ask at what age you retired?

(If relevant) At what age did your partner retired?

11. Can you tell me about the decision to retire at this time?

Probes:

- Why did you retire at this particular time?
- How did you feel about retiring? How have you experienced your retirement?
- Did you make any particular plans for your retirement?

12. Most people have a change of income (income sources) at the point of retirement, did this happen to you?

- What type of pension do you receive? [Company; Personal/Retirement Annuities; Stakeholder; State – Basic +SERPS; Graduated]
- Did you receive a lump sum when you retired?
- Was this from your pension or other sources or both?

- If so, can I ask was the amount you received what you expected?
- Also, what you used this money for?
- Do you have any other sources of income in retirement?
- How did you manage with this change in income?

AND PARTNER: You mentioned that your partner retired in 19xx...

13. Did you think about where you would live after retirement?

- If so, in what capacity?
- Did you plan to move before/after your retirement?
- Consider making any changes?
- Did you arrive at any particular decisions?
- If not, why not?
- Did you give your home an overhaul at retirement?
- Make any changes/adaptations?
- Did you receive advice from anyone on housing in planning your retirement?

14 Before, I move onto the next section are there any other events that happened during this time that you think we should have discussed?

15. We have been talking quite a bit about housing during this particular phase of your life. At this point I just want to briefly check that we haven't missed anything.

MOVES	Happened Yes/No	When?	Reason(s) What would you identify as the main contributory factors?
Can you tell me about the move (s)? 1. 2... [If more than one move go through in chronological order].			
Did the move involve a tenure change? Why did you rent/buy at this time?			
Did you change location? Why did you choose this particular neighbourhood?			
Did the move involve a change in property type? Why did you choose this particular dwelling?			
Did the move involve a change in property value?			
Did the move involve you taking on more housing debt or reducing your housing debt? Who was involved in this process? Banks etc.			

<p>Can you describe how you felt when you first moved here?</p> <p>Do you have similar feeling about your new home as you did about your old home?</p> <p>How would you compare living at X to living at Y?</p> <p>Did you miss anything about your old home after moving?</p> <p>Did you miss any of your neighbours?</p>			
<p>In hindsight do you believe that you made the right decision?</p>			
<p>What was the moving process like?</p>			

CONSIDERED MOVING	Happened Yes/No When?	What were the reason(s) behind this?
<p>During this time period did you ever consider moving home? Any other occasions?</p> <p>Were there any occasions when the topic was brought up? If so, in what context was this? Was it basically your idea or was anyone else involved? Was it the present situation that made you think about moving or were you looking to the future?</p>		
<p>Why did you decide not to move in the end?</p>	N/A	

What stage in the moving process did you get to?		
Do you ever regret not moving?		

STAYING PUT SCENARIOS	Happened Yes/No When?	Reason(s)
Did you have to make any repairs to your home over this period? Financed?		
Did you undertake any alterations or changes over this period that we have not already discussed?		
Did you release equity on your home over this period? Did you ever consider it? Would you ever?		
Have you changed tenure whilst living in the same house? (RTB) What do you think the consequences of that decision have been?		

17 Do you/did you ever own any other properties, e.g. for rent or a second home?

18. Were you employed after your retirement?

If so, what was the reason for this?

19 65 years onwards:

What do you identify as the major changes in your life over this period?

PROBES:

(1) LIFE EVENT HOUSEHOLD COMP ± RELATIONSHIP CHANGES	Did any of your children leave home during this period? If yes, proceed through grid	Was there any other change in who was living in the house? If yes, proceed through grid.	Did any supportive family members/person you relied on move away? If yes, proceed through grid.
When did this happen?			
Did this affect your life in any way? Did you start to do things differently? Change any old habits?			
Can you recall whether you felt differently about your home after this? Did it affect your use of your home? For example, did you spend more/less time in the home?			
As a result did you make any adaptations or changes? Did you feel that you had to put off making changes?			
Did you consider moving? Did you feel that you might have to leave?			
Did you move?			

(2) LIFE EVENT <u>HEALTH</u>	Were there any times when you had to go to the doctor a lot?	Were there any times occasions when your mobility was reduced?	During this time did you ever have to act as a carer for someone?
When was this?			
Can you say a bit more about how these health problems were affecting your life at the time? Did you start to do things differently? Change any old habits?			
Can you recall whether the house felt different after this/you felt differently about your home? Did it affect your use of your home? For example, did you spend more/less time in the home? Where there any features in your home/neighbourh ood that caused you difficulty?			

<p>As a result did you make any adaptations or changes?</p> <p>Did you feel that you had to put off making changes?</p> <p>Would moving have made dealing with some of these problems easier?</p> <p>Could a similar function have been served by adaptations?</p>			
<p>Did you consider moving?</p> <p>Did you feel that you might have to leave?</p>			
<p>Did you move?</p>			

20. Once again, I want to double check that we have covered any housing issues in sufficient detail.

MOVES	Happened Yes/No	When?	Reason(s) What would you identify as the main contributory factors?
<p>Can you tell me about the move (s)?</p> <p>1.</p> <p>2...</p> <p>[If more than one move go through in chronological order].</p>			

<p>Did the move involve a tenure change?</p> <p>Why did you rent/buy at this time?</p>			
<p>Did you change location?</p> <p>Why did you choose this particular neighbourhood?</p>			
<p>Did the move involve a change in property type?</p> <p>Why did you choose this particular dwelling?</p>			
<p>Did the move involve a change in property value?</p>			
<p>Did the move involve you taking on more housing debt or reducing your housing debt?</p> <p>Who was involved in this process? Banks etc.</p>			
<p>Can you describe how you felt when you first moved here?</p> <p>Do you have similar feeling about your new home as you did about your old home?</p> <p>Did you miss anything about your old home after moving?</p> <p>Did you miss any of your neighbours?</p> <p>How do you compare living at X to living at Y?</p>			
<p>In hindsight do you believe that you made the right decision?</p>			
<p>What was the moving process like?</p>			

CONSIDERED MOVING	Happened Yes/No When?	What were the reason(s) behind this?
<p>During this time period did you ever consider moving home? Any other occasions?</p> <p>Were there any occasions when the topic was brought up? If so, in what context was this? Was it basically your idea or was anyone else involved? Was it the present situation that made you think about moving or were you looking to the future?</p>		
Why did you decide not to move in the end?	N/A	
What stage in the moving process did you get to?		
Do you ever regret not moving?		

STAYING PUT SCENARIOS	Happened Yes/No	When?	Reason(s)
<p>Was there any change in the condition of your home over this period?</p> <p>Improvement?</p> <p>Deterioration?</p>			
Did you undertake any alterations or changes over this period that we have not already discussed?			

SECTION 5 - CURRENT HOUSING EXPERIENCE

Let's talk a bit more about your current housing situation.

21. Firstly, I would like to ask you about the pros and cons of living in this dwelling?

- If you could change one thing about your home what would it be?
- How do you feel about how much room you have in your home inside and outside? Have you got too much or not enough?
- Is the house in good repair?
- Are there any features in your home/neighbourhood, which you think, may be bad for your health?
- Does the location of your home suit you? Is it near the people or things that you want to be near? Do you like the area? Has it changed since you first moved here?

22. Are there any changes to your home that still need to be made/would like to make?

- What are they?
- Do you plan to have these changes and adaptations made?
- If yes, how will they be financed? Use of retirement funds? Will you be advised by anyone?

If no, why will you not make these changes?

- Is the design of your home convenient for you? [For instance, can you reach cupboards, manage stairs et cetera?]

23. How do you manage about the house?

- Any household tasks that you find difficult? IF YES,
- When did this become apparent?
- Probe for coping strategies.

Do you receive any help about the home?

From whom do you receive this help?

When did you start receiving this help?

24. Do you plan to stay here? Where do you see yourself going next in housing terms?

25. Are there any circumstances under which you would consider moving?

Probe for: Housing; health; financial; reassurance; future; environmental; relative; isolation.

In these particular situations, why do you think that moving is the best option?

26. Have you ended up in a housing situation that you are happy with?

- Is renting/owning the best situation for you to be in? [Did you ever consider private renting?]
- IF RENTER: What are the best things about renting from the council? Are you free to make decisions about your home and live in it as you please?
- How do you feel about owning your own home?
- What do you regard as the benefits of owning your own home in later life?
- Are there any negatives?
- Do you feel you can live here in peace of mind for as long as you wish?
- Compared to other people of your age, do you think that your housing circumstances are quite favourable?

27. Everybody thinks about the meaning of the word home differently. I suspect that it means different things to different people. What does your 'home' mean to you?

Do you think that your home meant different things to you in the past than it does now? Why do you think that this is?

28. Some people look on housing principally as an investment. Have you ever seen it in this way in making your decisions on housing?

- What about if I was to say that housing is a form of wealth? How do you feel about that?
- Have you ever thought of your home as a nest egg?

29. TO OWNER OCCUPIERS ONLY:

Would you ever consider drawing upon some of the capital you have accumulated in your own home to support or improve your standard of living?

30. Awareness of alternative options:

- Do you feel confident that more support will be available if and when you need it?
Do you think that you would know how to go about finding this?
- If at some point in the future, you wanted to move to somewhere smaller and more easily managed, do you think that you would know how to go about finding this?
- If you wanted to change your housing situation, do you think that there are opportunities available for such change or to facilitate such change?

31. And to finish off, if I was to say to you that you could live anywhere you wanted, in any type of house that you wanted, what would this be like?

- Can you explain to me why you prefer this type of accommodation?
- Have you tried to access this type of housing? If not, why not?
- If yes, what happened?

IS THERE ANYTHING ELSE THAT YOU THINK THAT WE SHOULD HAVE DISCUSSED?

Appendix 6

FINALLY PLEASE LEAVE US WITH SOME SUMMARY INFORMATION ABOUT YOURSELF

1. Compared to other stages of your life how would you rate your current financial circumstances?

Better off than at other stages ☐

Less well off than at other stages ☐

About the same as at other stages ☐

If other, please specify

2. Did you receive a lump sum at retirement?

Yes ☐

No ☐

- 2a. If you received a lump sum at retirement, was the amount

More than £16,000 ☐

Less than £16,000 ☐

3. **Could you tell us approximately what your total household income is?**

My/our income is approximately £..... per week/month/year (*circle as appropriate*)

4. **FOR OWNER-OCCUPIERS:**

Do you own your home outright?

IF YES:

When was the last mortgage payment made?

IF NO:

When is the last payment due to be paid?

OTHER:

Never had a mortgage

5. **FOR OWNER-OCCUPIERS:**

Can you estimate the current value of your home? £ _____

**THANK YOU FOR TAKING THE TIME TO HELP THE
HOUSING EXPERIENCES IN LATER LIFE PROJECT**

Appendix 7

NVivo

NODE LISTING

Nodes in Set: All Tree Nodes

Number of Nodes: 123

- 1 (1) /Housing at 50
- 2 (1 1) /Housing at 50/Dwell Type 50
- 3 (1 2) /Housing at 50/Pos Thoughts 50
- 4 (1 3) /Housing at 50/Neg Thoughts50
- 5 (1 4) /Housing at 50/How Dwell 50
- 6 (1 5) /Housing at 50/Why ten 50
- 7 (1 6) /Housing at 50/Par Home 50
- 8 (2) /Housing Plans at 50
- 9 (2 1) /Housing Plans at 50/Plan stay 50
- 10 (2 2) /Housing Plans at 50/Plan Go 50
- 11 (2 3) /Housing Plans at 50/Plan adapt 50
- 12 (2 4) /Housing Plans at 50/Plan Care 50
- 13 (3) /Right to Buy
- 14 (3 1) /Right to Buy/RTB yes U65
- 15 (3 2) /Right to Buy/RTB yes O65
- 16 (3 3) /Right to Buy/RTB no U65
- 17 (3 4) /Right to Buy/RTB no O65
- 18 (3 5) /Right to Buy/Why RTB yes
- 19 (3 6) /Right to Buy/Why RTB no
- 20 (3 7) /Right to Buy/How RTB
- 21 (3 8) /Right to Buy/Conseq RTB
- 22 (3 9) /Right to Buy/Conseq RTBN
- 23 (4) /Moves
- 24 (4 1) /Moves/TradUpU65
- 25 (4 2) /Moves/TradUp O65

26	(4 3) /Moves/TradDwnU65
27	(4 4) /Moves/TradDwnO65
28	(4 5) /Moves/SimU65
29	(4 6) /Moves/SimO65
30	(4 7) /Moves/SearchProc
31	(4 8) /Moves/ExpMovProcU65
32	(4 9) /Moves/ExpMovProcO65
33	(4 10) /Moves/FeelMovU65
34	(4 11) /Moves/FeelMovO65
35	(4 12) /Moves/ConseqMovU65
36	(4 13) /Moves/ConseqMovO65
37	(5) /Considered Moving
38	(5 1) /Considered Moving/CoMo50-65
39	(5 2) /Considered Moving/CoMoO65
40	(6) /Adaptations
41	(6 1) /Adaptations/AdaptU65
42	(6 2) /Adaptations/AdaptO65
43	(6 3) /Adaptations/AdpExpHome
44	(6 4) /Adaptations/AdpWant
45	(6 5) /Adaptations/Changes
46	(7) /Stayed Put
47	(7 1) /Stayed Put/Why SPU65
48	(7 2) /Stayed Put/Why SPO65
49	(8) /Life Events
50	(8 1) /Life Events/Health
51	(8 1 1) /Life Events/Health/HlthU65
52	(8 1 2) /Life Events/Health/HlthO65
53	(8 1 3) /Life Events/Health/Carer
54	(8 1 4) /Life Events/Health/ImpHlthHome
55	(8 2) /Life Events/Bereavement
56	(8 2 1) /Life Events/Bereavement/ImpBerHome

57	(8 3) /Life Events/Employment
58	(8 3 1) /Life Events/Employment/WkHistPpt
59	(8 3 2) /Life Events/Employment/WkHistOth
60	(8 4) /Life Events/Retirement
61	(8 4 1) /Life Events/Retirement/DecRet
62	(8 4 2) /Life Events/Retirement/EconChRet
63	(8 4 3) /Life Events/Retirement/ChHseRet
64	(8 5) /Life Events/Divorce
65	(8 6) /Life Events/ChildLeav
66	(8 6 1) /Life Events/ChildLeav/ImpChCompHome
67	(8 6 2) /Life Events/ChildLeav/ChanComp
68	(9) /Meanings
69	(9 1) /Meanings/Feel
70	(9 1 1) /Meanings/Feel/HomeHav
71	(9 1 2) /Meanings/Feel/HomeHavNo
72	(9 1 3) /Meanings/Feel/Auto
73	(9 1 4) /Meanings/Feel/AutNo
74	(9 1 5) /Meanings/Feel/HomeFam
75	(9 1 6) /Meanings/Feel/HomeFamNo
76	(9 1 7) /Meanings/Feel/ExpectHome
77	(9 2) /Meanings/Wealth
78	(9 2 1) /Meanings/Wealth/HomeInc
79	(9 2 2) /Meanings/Wealth/HomeIncNo
80	(9 2 3) /Meanings/Wealth/Equity
81	(9 2 4) /Meanings/Wealth/HseInv
82	(9 2 5) /Meanings/Wealth/HseNoInv
83	(10) /Current Home
84	(10 1) /Current Home/CurDwType
85	(10 2) /Current Home/AdvCurHse
86	(10 3) /Current Home/DisAdCurHse
87	(10 4) /Current Home/ManOK

- 88 (10 5) /Current Home/ManX
- 89 (10 6) /Current Home/ManCope
- 90 (10 7) /Current Home/RoleNeighP
- 91 (10 8) /Current Home/RoleNeighN
- 92 (10 9) /Current Home/ChildSupY
- 93 (10 10) /Current Home/ChildSupN
- 94 (10 11) /Current Home/FinPinch
- 95 (10 12) /Current Home/FinOK
- 96 (10 13) /Current Home/Tenure and Current
- 97 (10 13 1) /Current Home/Tenure and Current/PosRent
- 98 (10 13 2) /Current Home/Tenure and Current/PosOwn
- 99 (10 13 3) /Current Home/Tenure and Current/NegRent
- 100 (10 13 4) /Current Home/Tenure and Current/NegOwn
- 101 (10 14) /Current Home/ViewCompOths
- 102 (11) /Where Next
- 103 (11 1) /Where Next/Alternatives
- 104 (11 1 1) /Where Next/Alternatives/AlterOps
- 105 (11 1 2) /Where Next/Alternatives/OpsNo
- 106 (11 2) /Where Next/Future Plans
- 107 (11 2 1) /Where Next/Future Plans/Ideal
- 108 (11 2 2) /Where Next/Future Plans/Plan stay now
- 109 (11 2 3) /Where Next/Future Plans/Plan go now
- 110 (11 2 4) /Where Next/Future Plans/Plan depend
- 111 (11 2 5) /Where Next/Future Plans/Plan adapt now
- 112 (11 2 6) /Where Next/Future Plans/Plan care now
- 113 (11 2 7) /Where Next/Future Plans/DK now

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